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**THE INFLUENCE OF PERSONAL AND ROLE FACTORS
IN THE FORMATION OF
CUSTOMER ORIENTATION BEHAVIOUR
TOWARDS THE PERFORMANCE OF
FINANCIAL PLANNERS IN MALAYSIA**



**DOCTOR OF BUSINESS ADMINISTRATION
UNIVERSITI UTARA MALAYSIA
JUNE 2019**

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TOWARDS THE PERFORMANCE OF
FINANCIAL PLANNERS IN MALAYSIA**



**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
In Partial Fulfillment of the Requirement for the Doctor of Business Administration**



OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS
UNIVERSITI UTARA MALAYSIA

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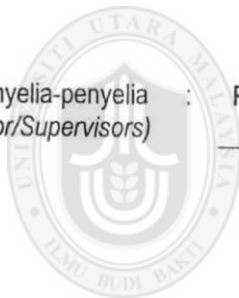
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ABSTRACT

Customer orientation behaviour which refers to the marketing concept demonstrated by salespersons to assist customers in making purchasing decisions has been the subject of sustained interest for the past decades. Despite numerous studies undertaken on salesperson customer orientation behaviour, a complete understanding of its antecedents and consequences are presently lacking especially in the professional sector. In the financial planning industry in particular, to serve customers better, financial planners ought to understand the customers' needs and wants. Financial planners are encouraged to prioritize customers' best interests by adopting customer orientation behaviour when providing financial planning services. Due to limited knowledge in this area, it is important to investigate the antecedents and consequences of customer orientation behaviour of financial planners in the financial planning industry. The antecedents discussed in the present study consist of personal factors (self-efficacy and employee engagement) and role factors (role ambiguity and role conflict). Besides, the consequences of customer orientation behaviour on financial planners' job performance was also being examined. The selected participants were licensed financial planners attached to financial planning firms in Malaysia. Structured self-administered questionnaires were distributed to 645 licensed financial planners. The collected data were then analysed by using SPSS version 25. Based on the results, four out of five hypothesized relationships were supported. Self-efficacy and employee engagement were found to be positively related to customer orientation behaviour. Role conflict was negatively related to customer orientation behaviour. Role ambiguity, however, was found to be unrelated to the adoption of customer orientation behaviour. Besides, customer orientation behaviour was found to have a significant impact on job performance. The findings will be useful in the development of financial planning in Malaysia.

Keywords: financial planning, customer orientation behaviour, engagement, role, job performance

ABSTRAK

Tingka hlaku berorientasikan pelanggan yang merujuk kepada konsep pemasaran yang digunakan oleh jurujual untuk membantu pelanggan membuat keputusan pembelian telah menjadi subjek yang mendapat perhatian berterusan dalam beberapa abad yang lepas. Sungguhpun banyak kajian telah dibuat ke atas tingka hlaku berorientasikan pelanggan jurujual, namun pengetahuan lengkap tentang punca dan kesannya masih kekurangan terutamanya dalam sektor profesional. Dalam industri perancangan kewangan khususnya, demi memberi perkhidmatan yang lebih baik, perancang kewangan perlu memahami keperluan dan kemahuan pelanggan. Perancang kewangan digalakkan untuk memberi keutamaan ke atas kepentingan pelanggan melalui penggunaan tingka hlaku berorientasikan pelanggan apabila memberi perkhidmatan perancangan kewangan. Atas sebab kekurangan pengetahuan dalam bidang ini, adalah penting untuk mengkaji punca dan kesan tingka hlaku berorientasikan pelanggan perancang kewangan dalam industri perancangan kewangan. Punca tingka hlaku berorientasikan pelanggan yang dibincangkan dalam kajian ini merangkumi faktor peribadi (keberkesanan-diri dan penglibatan pekerja) dan faktor peranan (kekaburan peranan dan konflik peranan). Selain itu, kesan tingka hlaku berorientasikan pelanggan ke atas prestasi kerja perancang kewangan juga dikaji. Peserta yang dipilih adalah perancang kewangan berlesen yang berkhidmat di firma perancangan kewangan di Malaysia. Soal selidik berstruktur telah diedarkan kepada 645 perancang kewangan. Data yang dikumpulkan telah dianalisa dengan menggunakan SPSS versi 25. Berasaskan kepada keputusan, empat daripada lima perhubungan hipotesis telah disokong. Keberkesanan-diri dan penglibatan pekerja didapati berkaitan positif dengan tingka hlaku berorientasikan pelanggan. Konflik peranan didapati berkaitan negatif dengan tingka hlaku berorientasikan pelanggan. Akan tetapi, kekaburan peranan didapati tidak ada perkaitan dalam penggunaan tingka hlaku berorientasikan pelanggan. Selain itu, tingka hlaku berorientasikan pelanggan didapati memberi kesan penting ke atas prestasi kerja. Hasil penemuan kajian ini akan berguna ke atas pembangunan perancangan kewangan di Malaysia.

Kata kunci: perancangan kewangan, tingka hlaku berorientasikan pelanggan, penglibatan, peranan, prestasi kerja

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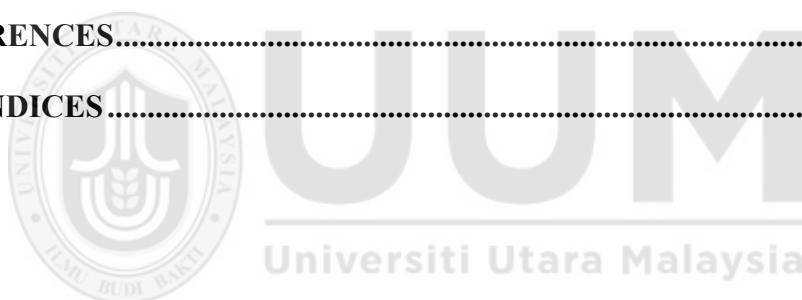
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LIST OF ABBREVIATIONS

AFA	Association of Financial Advisers
AiF	The Asian Institute of Finance
COB	Customer orientation behaviour
EE	Employee engagement
EFA	Exploratory factor analysis
FIMM	Federation of Investment Managers Malaysia
FPAM	Financial Planning Association of Malaysia
FPSB	Financial Planning Standard Board Ltd.
FSPB	Financial Services Professional Board
IBBM	Institute of Bankers Malaysia
IBFIM	Islamic Banking and Finance Institute Malaysia
IFP	Islamic Financial Planner
JP	Job performance
JD-R	Job Resources-Demands
KMO	Kaiser-Meyer-Olkin
LIAM	Life Insurance Association of Malaysia
MFPAA	Malaysia Financial Planners and Advisers Association
MFPC	Malaysian Financial Planning Council
MIT	Malaysian Insurance Institute
MTA	Malaysian Takaful Association
RFP	Registered Financial Planner
RA	Role ambiguity
RC	Role conflict
SE	Self-efficacy
SD	Standard deviation
SPSS	Statistical Package for Social Science
Shariah RFP	Shariah Registered Financial Planner
VIF	Variance inflated factor

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter covers the background of the study, problem statement, research questions, objectives, and the scope of the study. The significance of the study is presented next followed by definition of the key terms used and the organization of the remaining chapters.

1.2 Background of the Study

Customer orientation behaviour, referred to an employee's tendency or predisposition to meet a client's needs in the workplace, has become a prime variable of interest for organizations to promote their products or services. The literatures have pointed out the importance of customer orientation behaviour in an organization (Chien & Hung, 2008; Flaherty, Korir, & Chelangat, 2017). Customer orientation behaviour helps organizations to design new or improved service solutions by enhancing their understanding of the customers to meet their needs (Flaherty et al., 2017). To elicit customer orientation behaviour, organizations try to satisfy the needs of the customers, maintain an excellent interpersonal relationship with them as well as provide quality products and services. It is essential for service organizations to improve the quality of services rendered to their customers. Employees in service organizations are encouraged to demonstrate prompt and courteous services by adopting customer orientation behaviour. Doing so will lead to customer satisfaction, attract new customers and enhance customer retention which will improve the business performance of an organization (Matin, Jandaghi, Khanifar, & Heydari, 2009).

Demonstrating customer orientation behaviour has been aggressively promoted in the financial planning industry in Malaysia (“Redefining Perspectives,” 2015). According to Financial Planning Standard Board (FPSB), any process that defines how best we can meet our life objectives through the appropriate management of our financial matters refers to financial planning (Lee, 2016). One of the key determinants of effective financial planning is the ability to consider all factors that are relevant to any financial situation (Lee, 2016). Another determinant is the ability to analyse the relationships between conflicting objectives of financial planning. If one could master these two abilities, then one will be able to do a proper financial planning (Foss, 2014).

In Malaysia, financial planning is growing, reflecting the awareness of the people in this country. In an article “Malaysia needs more certified financial planners” (2017), the Financial Planning Association of Malaysia (FPAM) Chief Executive Officer, Linnet Lee, posited that in the FPSB-FPAM 2015 Survey, the public ranked establishing financial goals and long-term plans as their top five financial needs during FPAM Financial Planning Symposium 2017. Further, a survey done by the British Insurer Aviva Plc found that Malaysians are aware that they need financial planning (“Free, Professional,” 2016). Most Malaysians prefer banks that provide a consumer-friendly approach as their financial planning intermediates. Malaysians seek for fast and effective financial service, trustworthy advice and ease to understand information from the financial service providers (Iyengar, 2014). However, financial planning industry in Malaysia is still at infancy compared to other developing countries (Rama, 2017b; Tan, Hoe, & Hung, 2011). As stated by Datuk Sulaiman Mohd Tahir, the Head of CIMB Bank Berhad, financial planning industry in this country has achieved many milestones but have been still in the developing stage.

Malaysia has not reached the level where financial planning is considered a basic need instead of luxury products as in the developed countries such as Singapore and Hong Kong (“Establishing the Right Fundamentals,” 2012).

According to Tan et al. (2011), Malaysia has recorded an impressive growth rate in its economy over the past few decades. As a result, the government has introduced many new and innovative financial products in the market. Nonetheless, due to the complexity of the financial products, Malaysians have to make financial decisions on their own or by appointing a qualified financial planner to help them performing their financial affairs. According to the Securities Commission Malaysia (2018, June 30), there are 829 financial planners being licensed to provide financial planning advice and services in Malaysia. Financial planners are commonly sought to assist anyone who needs help in their finance by analysing their financial status and setting alternatives to achieve their financial goals most efficiently (“Financial Technology,” 2016; Iyengar, 2014). Also, financial planners offer advice on investment, insurance, and tax (Poh, 2015).

In relation to this, to be a competent financial planner, qualities such as having technical expertise, having coaching skills, the ability to diagnose customer needs, and vulnerability are necessary as pointed out by the Financial Planning Association’s Research and Practice Institute (Kahler, 2015). Besides, financial planners must have professional expertise and knowledge in their field, the ability to guide customers towards their financial goals effectively, the skills in probing customer needs, and the ability to understand customers’ financial concern. In addition, financial planners need to be vulnerable because research has shown that financial planners who embrace their vulnerability are seen as someone with good humanity and are able to

build a good relationship with customers (Kahler, 2015). Accordingly, Md Adnan bin Md Zain, the former president of Malaysian Financial Planning Council (MFPC), indicated that a financial planner needs to acquire both technical skills and soft skills to provide quality services to customers (“What Does MFPC President Say?,” 2016). The study of Sharma and Patterson (1999) also demonstrated that technical and trust building qualities brought significant impacts on the performance of the professionals. Therefore, there is an urge for financial planners to adopt customer orientation behaviour in their practices.

In fact, the development of the financial planning profession is supported by the regulatory bodies in Malaysia. Nevertheless, it is less than 20 years since the financial planning industry was supervised by regulatory bodies which include the Central Bank of Malaysia and the Securities Commission Malaysia. There are also industry trade associations that support the development of the financial planning industry in Malaysia such as the Malaysian Financial Planning Council (MFPC), the Financial Planning Association of Malaysia (FPAM), the Malaysia Financial Planners and Advisers Association (MFPAA), the Association of Financial Advisers (AFA), the Life Insurance Association of Malaysia (LIAM), the Federation of Investment Managers Malaysia (FIMM), the Institute of Bankers Malaysia (IBBM), the Islamic Banking and Finance Institute Malaysia (IBFIM), the Malaysian Takaful Association (MTA) and the Malaysian Insurance Institute (MIT) (“What Does MFPC President Say?,” 2016).

In sum, financial planning is one of the prospective professions in Malaysia. It is expected to contribute to the country in its bid to achieve a high-income nation in 2020 (Tan, 2013). The amendments in Finance Act 2005 and Finance Bills 2007 in

2005 and 2007 respectively to transform financial planning service into a regulated profession are a testimony to the importance of this industry (Teoh, 2015). Besides, financial planning industry is also expected to grow in tandem with the rapid growth of the capital market in this country (Tan et al., 2011). Notwithstanding this, the practice of always “putting the interest of the client first” which is the main domain of customer orientation behaviour, is paramount to the development of the financial planning industry in Malaysia (Acosta, 2017; “Preservation Key to Wealth Management,” 2009). Therefore, a study on customer orientation behaviour of financial planners in Malaysia is crucial and necessary.

1.3 Problem Statement

Financial planning industry is proliferating in the current Malaysia market (“Free, Professional,” 2016). Because of the global competitive environment, financial planning firms have focused on delivering exceptional service quality and creating customer satisfaction to acquire and retain a pool of profitable loyal customers for their survival and success (Kushwaha & Dubey, 2012). Therefore, it is crucial for financial planners to be competent to meet customers’ needs. According to research conducted by the Financial Planning Standard Board Ltd. (FPSB) in 2013, what customers value most in their financial planners are their technical knowledge and competencies, acting in the customers’ interest, providing a comprehensive picture on the customer’s finance, keeping the customers on track with their financial and life goals, and creating a sense of financial well-being towards their customers (“To Improve Public Trust,” 2014). “Placing the client’s interest first” is ranked as the most important domain customers valued on financial planners (“To Improve Public

Trust,” 2014), suggesting that customer orientation behaviour is vital to influence the performance of financial planners.

Despite the importance of serving customers’ needs (“The Global Practice of Financial Planning,” 2015; “Unleashing Holistic Approaches in Financial Planning,” 2019), according to Phang Kar Yew, the Executive Director of Harvest Financial Group, more than 90% of financial planners in Malaysia do not offer a holistic approach in their financial planning services and do not address the overall needs of their customers (Noordin, 2018). Most financial planners do not look after their customers’ interest first before their own (“Raising the Bar for Financial Professionals,” 2018; “Towards a New Paradigm,” 2014). In a similar view, Mark Steven O’Dell, the Group Chief Executive Officer of Manulife Holdings Berhad, claimed that the majority of financial planners in Malaysia are still very product-driven instead of being customer-centric (Rama, 2017c). If financial planners still disregard customers’ best interests, the financial planning industry in Malaysia will be seriously affected as what had happened in the United States and Australia (“Raising the Bar for Financial Professionals,” 2018, para. 6).

In order to become more competent in financial planning industry, financial planners need to invest more time in training and polishing their soft skills (Yusof, 2016). Owing to 25% of job performed by financial planners involved non-financial issues as reported in Lee's (2016) study, therefore the financial planners should possess good coaching and life planning skills to design a suitable financial plan for their customers in order to meet their financial goals. Unfortunately, financial planners in Malaysia still lack of soft skills and knowledge in dealing with financial planning affairs (Lee, 2013; “What Does MFPC President Say?,” 2016). In the same vein, Nicholas Chu, the

Managing Director of Max Growth Wealth Education Sdn Bhd, asserted that financial planners must be trained on not only technical knowledge, but also various soft skills to create an effective relationship with their customers because such skills can affect the customer-orientated performance of the financial planners when serving their customers (“Cultivating the Client-First Mindset,” 2016).

On the other hand, having confidence in relevant knowledge, ability, and skills also allow financial planners to make a sound decision for their customers (Tan, 2013). When the financial planners have sufficient financial knowledge, they could design a better plan in managing their customers’ financial affairs (Lee, 2013; Rama, 2017a), hence, building a better relationship with their customers (Gibson, 2016). Thus, it is important for the financial planners to keep up with new information and knowledge which is related to financial planning and apply them in their financial planning practices (Lee, 2013). As a result, updating new information and knowledge with the customers will help in building a better relationship between financial planners and their customers. Competent knowledge in financial aspect will help financial planners to engage with the potential customers, building a sound relationship before attracting them to engage with their services (Gibson, 2016). However, this is one of the attributes that is lacking among financial planners in Malaysia which will prevent them from adopting customer orientation behaviour in delivering their services (Lee, 2013).

According to Michael Kok Fook On, the president of Malaysian Financial Planning Council (MFPC), financial planners should only venture into the financial planning industry if they have a genuine interest in assisting customers to meet their financial goals and viewing this profession as a long-term vocation (“From the MFPC

President,” 2017). However, most financial planners do not have the objective to join the financial planning industry (“Of Time and Responsibility,” 2015). As a result, they are less likely to be committed to their career (“Weathering A Daunting 2016,” 2016), making it difficult for them to build good and lasting relationship with their customers (“From the MFPC President,” 2017). In this respect, given the increasing status of job engagement as a paradigm for understanding the motivational underpinnings of the financial planners’ behaviours, additional research on more elaborated engagement models is warranted (Albrecht, 2014).

In fact, most of the financial planners who join the financial planning industry tend to be clueless at the beginning (Gibson, 2016). They do not understand the basic principle in servicing their customers because most of them are lacking necessary knowledge about the financial planning industry in Malaysia. As a result, they tend to be perceived as incompetent to serve professionally as financial planners in this industry (“Redefining Perspectives,” 2015). The Head of Islamic Financial Planning at VKA Wealth Planners Sdn Bhd, Anuar Shuib, shared a similar view. He noted that most financial planners are vague about their roles when serving customers which has affected their performance in the workplace (Maddy, 2014). Hence, more effort is needed to identify the influence of role ambiguity on the behavioural performance of financial planners in Malaysia (Zablah, Franke, Brown, & Bartholomew, 2012).

As stated by Sharifatul Harizah, the former president of FPAM, public awareness of financial planning is still lacking in Malaysia (“Getting Message Through,” 2016). She further added that Malaysians are reluctant to pay any fees or additional fees for financial consultation. Consequently, financial planners have to solely rely on commission by pushing products to their customers. There is a struggle in

understanding product pushing and financial planning practice in the country (“Of Time and Responsibility,” 2015; Shuib, 2017) because there is a lack of compelling value proposition for both products and advisory in Malaysia (Yusoff, 2015). Such role conflict will reduce customer-orientated selling performance of the financial planners (Flaherty, Dahlstrom, & Skinner, 1999). On the contrary, financial planning firms in Malaysia are running on a business model basis instead of a full-time employment basis (“Just Short of the Required Majority,” 2016; Rama, 2017c). The majority of the new financial planners find it hard to survive in the industry at the beginning of their career. The struggle to survive solely on financial planning practice has caused them to become product pushers because it is much easier and faster to make money (“Financial Technology,” 2016; “Gearing Up for a Big Change,” 2016). As a result, financial planners will be in a difficult situation where they have to choose between taking care of the customers’ interest or making money which ultimately influences their performance on customer-orientation (“Preservation Key to Wealth Management,” 2009; “Scaling The Heights of Financial Mountain,” 2017).

As for theoretical gaps, customer orientation behaviour is regarded within a broad nomological net that includes job resource, job demand, and job outcome variables in Job Demands-Resources (JD-R) theory. However, previous studies have investigated employee customer orientation behaviour with each of these variables in isolation. There is limited research focused on the simultaneous effects of the antecedents and consequences of customer orientation behaviour in a single research (Flake, Barron, Hulleman, McCoach, & Welsh, 2015). As pointed out by Varghese, Edward, and Sahadev (2017), most of the past studies is lacked of integration in discussing the antecedents and consequences of the customer orientation behaviour as a whole which lead to inconsistent and unexplained results. Therefore, there is a need to investigate

the antecedents and consequences of customer orientation behaviour simultaneously in a single study.

In addition, most studies on customer orientation behaviour focused on salespersons in the industrial markets as their targeted sample (Acar, Zehir, Özgenel, & Özşahin, 2013; Lăzăroiu, 2015; Sharma & Patterson, 1999). However, there is lack of research on the relationship between customer orientation behaviour and job performance especially to financial planners” (Flake et al., 2015; Nasri & Charfeddine, 2012a). Past studies tended to focus on salespersons whose job is primarily selling products, but financial planners concentrate on building a good relationship and providing professional financial advice before offering the products or services to customers (Lee, 2016; Shetty & Basri, 2018).

Specifically, financial planners assist and guide individual or organization to achieve their financial objectives in the most efficient way (“Financial Technology,” 2016; Foss, 2014). Financial planners help their customers to keep close watch on customers” finances in order to identify the financial problems and prevent the customers from making any investment mistakes. They also help to educate the customers on the importance of wealth management and strengthen the customers” financial aspects for prosperous growth of their assets (Foss, 2014). However, the salesperson only focus on selling the products or services with less concern on the customers benefits (Shetty & Basri, 2018). Due to the business nature and job scope of salesperson and professional financial planner is essentially different, investigating the impact of customer orientation behaviour on professional performance is needed (Lee, 2016).

Besides, Flaherty et al. (1999), Karatepe, Yavas, and Babakus (2007) and Rod and Ashill (2010) indicated that the antecedents of customer orientation behaviour may not be consistent across different business environments and tend to be industry-specific. Therefore, further research to examine the antecedents of the customer orientation behaviour in-depth in different industries including financial planning industry is warranted.

Furthermore, past studies on customer orientation behaviour were carried out in developed countries (Varghese et al., 2017), such as the United Kingdom, Europe, and the United States (Korschun, Bhattacharya, & Swain, 2014). Because the markets in the developed countries are mature and saturated, effective institutional mechanisms and sophisticated marketing practices enable the adoption of customer orientation effectively there (Varghese et al., 2017). However, the market dynamics and culture vastly differ in the developing countries in Asia, resulting in different degrees of customer orientation behaviour (Korschun et al., 2014). The resultant market dynamics, disintermediation, and a high degree of competition make it an important context to investigate the antecedents of customer orientation behaviour and its consequences on job performance in the developing countries (Varghese et al., 2017). Therefore, we decided to examine the antecedents and consequences of customer orientation behaviour on financial planners in Malaysia.

1.4 Research Questions

Based on the identification of the gaps in practice and theory, the following research questions have to be addressed:

1. What is the level of customer orientation behaviour among licensed financial planners in Malaysia?
2. Do self-efficacy, employee engagement, role ambiguity, and role conflict influence licensed financial planners in performing customer orientation behaviour?
3. Do customer orientation behaviour of licensed financial planners impact their job performance?

1.5 Research Objectives

Examining the antecedents and consequences of customer orientation behaviour is the general objective of this study. The specific objectives are as follows:

1. To investigate the level of customer orientation behaviour performed by licensed financial planners in Malaysia.
2. To examine the influence of self-efficacy, employee engagement, role ambiguity, and role conflict on licensed financial planners' tendency to perform customer orientation behaviour.
3. To examine the relationship between customer orientation behaviour and licensed financial planners' job performance.

1.6 Scope of the Study

The present study examines the practices of customer orientation behaviour among licensed financial planners in Malaysia. This study only focuses on the financial planning industry which includes the services of financial management, tax planning, asset management, risk management, retirement planning, and estate planning. However, the banking and insurance industries will not be considered. The financial planning industry was chosen because of the rapid growth of this industry in Malaysia. There is a potential and huge market for the industry in the country. The Asian Institute of Finance (AiF) (2015) reported that the percentage of customers who sought professional financial advice from financial planners had grown to 37% in Malaysia (“What Does MFPC President Say?,” 2016).

Participants of this study were certified, full-time licensed financial planners who work in financial planning firms recognized by the Securities Commission Malaysia. Financial planners who possess professional financial planning qualifications but are not attached to any financial planning firms in Malaysia will not be included in this study. Financial planners are being chosen as the target participants because financial planners need both technical and soft skills to get their jobs done well when rendering their services. Therefore, the financial planners are considered suitable to be the target participants in examining the antecedents and consequences of customer orientation behaviour in this study.

1.7 Significance of the Study

This study aims to contribute to the existing customer orientation behaviour literature by discussing the antecedents and consequences of customer orientation behaviour practice among financial planners in Malaysia in two contexts which are practical and theoretical perspectives.

Indeed, this study is significant for practice and theory. In practice, this study contributes to the development of financial planning in Malaysia because of a lack of studies conducted in this area (Tan et al., 2011). Financial planning is one of the vital components of the financial industry and contributes to the economy in Malaysia (Teoh, 2015; Zainuddin, 2015). When effective financial planning becomes widespread in the country, economic growth will be stimulated and social problems arising from poverty and criminal activities would be minimized (Tan et al., 2011; Zainuddin, 2015).

The main reason for examining the financial planning profession in this study was because of the potential growth of the financial planning industry in Malaysia (Ng & Yeo, 2017; “Of Time and Responsibility,” 2015; Tan, 2013). Since the growth of the financial planning industry hinges much on the performance of financial planners (Chew, 2017), it is crucial to investigate this group of professionals individually instead of focusing the study on organizational perspective (Lăzăroiu, 2015). In this regard, two practicing financial planners, Tang Wee Hen and Gavin Teoh, admitted in an interview article “Making a Difference” (2013), that soft skill is needed as specialized training in the financial planning certification programme to enable financial planners to meet the minimum standards of compliance in their practices. Accordingly, Linnet Lee, the Chief Executive Officer of FPAM, suggested that the

regulators should consider recognising soft skill as a relevant skill to be added to the repertoire of technical skills that are currently being taught to financial planners (Lee, 2013). As a result, with more customer-orientated licensed financial planners in the market, Malaysians can expect to receive quality advice to help them make better financial decisions (Shuib, 2017).

In addition, customer orientation behaviour is argued as a vital element for the success of a business firm (Hennig-Thurau, 2004; Varghese, Edward, & Amma, 2015). It was found that customers were more satisfied in developing financial plans with financial planners compared to those who did not engage such services (Yusoff, 2015). Therefore, this study will be useful for financial planning firms in Malaysia as they will be able to understand about their financial planners' customer orientation behaviour and how it affects their job performance (Yakasai & Jan, 2015; Yoo & Arnold, 2016). Consequently, this will improve the business performance of the financial planning firms.

Theoretically speaking, the literature indicates no clear consensus about the antecedents of customer orientation of individual performance (Flaherty et al., 1999; Martin & Bush, 2003; O'Hara, Boles, & Johnston, 1991; Pulendran, Speed, & Widing, 2000), and the findings are mixed (Martin & Bush, 2003). In this respect, Hamsan (2011) recommended that the studies on customer orientation behaviour of professionals should be conducted. However, past research did not empirically focus on the impact of customer orientation behaviour on the individual performance of professionals. Rather, they tended to concentrate on organizational business performance (Keillor, Parker, & Pettijohn, 2000; Yoo, Katsumata, & Ichikohji, 2019). An understanding of the impact of customer orientation behaviour on the individual

performance of professionals will help the development of relevant theories. Therefore, the present study fills this gap by investigating the factors that determine customer orientation behaviour of professional financial planners.

Furthermore, this study also contributes by considering both the antecedents and consequences of customer orientation behaviour in a single research. In the past, researchers examined the antecedents and consequences of the customer orientation behaviour separately (Flake et al., 2015). This has caused inconsistent findings in this subject of research (Varghese et al., 2017). Indeed, it is important to understand the causes of customer orientation on professionals and the effect on their performance after improving their customer orientation behaviour in the same study. Therefore, in order to solve this issue, the present study will investigate the antecedents and consequences of customer orientation behaviour on financial planners simultaneously.

Besides, past studies tended to focus on salesperson (Boles, Brashear, Bellenger, & Barksdale, 2000; Flaherty et al., 1999; Martin & Bush, 2003; O'Hara et al., 1991; Román, Ruiz, & Luis Munuera, 2002) and few on the determinants of customer orientation behaviour of professionals (Boles et al., 2000; Martin & Bush, 2003), such as financial planners (Flaherty et al., 1999). This study primarily contributes to the literature by investigating the influence of personal-related and role perception factors in customer orientation behaviour on the professionals. The findings on both personal and role factors that influence customer orientation behaviour will be able to provide a new insight on the determinants of professionals' customer orientation practices which enable the organizations to encourage positive customer orientation behaviour among the professionals in their business encounters.

Finally, the current study contributes to the literature by examining this perspective in Malaysia (Hamsan, 2011; Harel & Tzafrir, 1999). In fact, there is a paucity of research addressing customer orientation behaviour domain in the context of financial planning industry in general and Malaysia in particular (“Cultivating the Client-First Mindset,” 2016; Yavas & Babakus, 2010). It is suggested that by extending the research scope out of the Western countries, the literature gap can be reduced. In this context, much research was carried out in Western and other Asian countries such as the USA, the UK, and Hong Kong. The findings established from past studies conducted in different regions may not apply to Malaysia, necessitating a study to be conducted in this country (Hamsan, 2011; Harel & Tzafrir, 1999; Menguc & Whitwell, 2000).



1.8 Definition of Key Terms

1. Financial planning is defined as a process that determines how you can best meet your life goals through the proper management of your financial affairs (Maddy, 2014).
2. Financial planner is a professional who prepares financial plans for people (Yusof, 2016).
3. Customer orientation behaviour refers to selling behaviour in which financial planners assist customers to satisfy their long-term wants and needs (Flake et al., 2015).
4. Self-efficacy is a financial planner's belief in his/her abilities and capabilities to perform his/her jobs (Nasri & Charfeddine, 2012b).
5. Employee engagement refers to a financial planner's purpose and focused energy, evident to others in the display of personal initiative, adaptability, effort, and persistence directed towards an organizational goal (Obiageli, Uzochukwu, Leo, & Ifeyinwa Angela, 2016).
6. Role ambiguity refers to the situation where financial planners do not have a clear direction about the expectations of their roles in their jobs (Bettencourt & Brown, 2003).
7. Role conflict is defined as incongruity or incompatibility of expectations associated with the role of the financial planners (Yusof, 2016).

8. Job performance refers to the role performance of financial planners and their behaviours that directly leads to organizational objectives and outcomes (Pourbarkhordari, Zhou, & Pourkarimi, 2016).

1.9 Organization of the Thesis

This study is organized into five chapters. The background of the study, problem statement, research questions, research objectives, scope of the study and potential contributions are discussed in the first chapter. A review of existing literature on the variables examined, such as customer orientation, its antecedents, and consequences, is the main focus of the second chapter. Research framework and hypotheses are also proposed in this chapter. Research methodology is covered in the third chapter. Topics such as research design, measurements, population and sample selection, data collection process, pilot test, and statistical techniques used are elaborated in this chapter. Chapter four contains the results of the data analysis. Discussion and interpretation on the results to confirm the statistical findings and hypotheses testing are included in this chapter. Finally, chapter five discusses the findings presented in chapter four. The final chapter also highlights the implications of the findings to theory and practice, the limitations of the study, and recommendations for future studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter captures an overview of the concept of customer orientation behaviour, followed by an in-depth literature review of its general and selected antecedent variables. Next, the previous studies on the consequences of customer orientation behaviour and the influence of customer orientation behaviour on job performance is discussed. The research framework and hypotheses are proposed at the end of this chapter.

2.2 Customer Orientation Behaviour

Robert Saxe and Barton A. Weitz are regarded as pioneers in introducing the concept of customer orientation in their study on customer orientation selling in 1979 (Lee, Chen, Chen, & Chen, 2010). They applied this marketing concept to define the interaction between sales representatives and customers. According to Saxe and Weitz (1982), customer orientation behaviour is a behavioural performance dimension that determines the extent of salesperson in practising marketing concept to assist their customers to make a buying decision that best satisfies their needs (Lussier & Hartmann, 2017). Consistently, the most common definition given by scholars of customer orientation behaviour is the intensity to which employees try to meet and satisfy their customers' needs and wants (Kwag & Kim, 2014; Lee et al., 2010). Further, Bashir and Nadeem (2019) and Gazzoli, Hancer, and Kim (2013) believed that customer orientation behaviour is best described as the ability to identify, evaluate, understand, and meet customers' needs. To Kassim, Yusoff, and Fong (2012), customer orientation behaviour is the specific behaviours that employees

perform during product or service interactions with customers to increase customers' satisfaction with the products or services. In a similar vein, Yusuf, Sukati, and Chin (2014) and Pimpakorn and Patterson (2010) referred customer orientation behaviour as the willingness of the employees to behave favourably when delivering high-quality services to customers. Consistent with this view, Altaf, Afzal, Hamid, and Jamil (2011) asserted that employees with approachable and polite attitudes are considered as customer-orientated employees.

Expanding Saxe and Weitz (1982) definition, some scholars contended that customer orientation behaviour could be widened beyond behaviour and activity (Hamsan, 2011). Brown, Mowen, Donavan, and Licata (2002) posited that customer orientation reflects employees' initiative to fulfil customers' needs in an on-the-job context. In parallel, Donavan, Brown, and Mowen (2004) posited customer orientation as an individual's level personality trait that is displayed by an employee implicitly within context-specific situations.

In sum, there are three views on customer orientation behaviour that are consistent with each other. The first view is by Korschun et al. (2014) who defined customer orientation behaviour as the extent of employees' willingness to meet their customers' needs in performing their duties. The second view is by Humborstad and Perry (2011) who stated that customer orientation is the tendency of an organization and its employees in focusing their efforts to understand and satisfy their customers' needs. The third view is by Stock (2016) who argued that customer orientation behaviour is the effort of employees to use their marketing knowledge to help customers make a buying decision that can best satisfy them.

In the past, customer orientation behaviour had been examined from two broad dimensions namely organizational level customer orientation and individual level customer orientation (Varghese et al., 2015; Wachner, Plouffe, & Grégoire, 2009). Organizational level customer orientation refers to the degree to which the climate or culture of the organization is conducive in meeting customer needs (Whelan, Davies, Walsh, & Bourke, 2010). That is, an organization achieves a higher level of customer orientation by creating a culture and environment that supports the marketing philosophy which encourages the employees to be more customer-orientated (Cross, Brashear, Rigdon, & Bellenger, 2007). It has long been recognized that an organizational level customer orientation is key to the success of the sales force in the organization (Evans, Landry, Li, & Zou, 2007).

On the other hand, individual level customer orientation occurs when the effects of market orientation at the organization level act indirectly through employees who implement the organization's philosophy on the frontline and act as the organization's ambassadors to their customers (Cross et al., 2007; Delpechitre, Rutherford, & Comer, 2019). Research focused on individual level customer orientation reports that the employees who have a stronger customer orientation tend to achieve a higher level of job performance than those who have a weak customer orientation (Cross et al., 2007; Grizzle, Zablah, Brown, Mowen, & Lee, 2009). It was also found that organizational level customer orientation moderated the relationship between individual level customer orientation and the job performance of the employees (Whelan et al., 2010). According to Cross et al. (2007), individual level customer orientation has received much attention because frontline employees have more direct contact with customers. As a result, their job behaviour is likely to influence customer service delivery and subsequent customer satisfaction (Kim, 2009). Since the unit of

analysis of the present study was individual professional financial planner, hence customer orientation was considered from the individual perspective in this study.

As such, one of the most important practices in current marketing field is related to customer orientation philosophy (Humborstad & Perry, 2011; Lee et al., 2010; Matin et al., 2009; Zeglat, Aljaber, & Alrawabdeh, 2014). Scholars have long stressed the need to prioritize customers' interest as a form of demonstrating customer orientation behaviour because the priority given to the customer enables a mutual and profitable relationship between employers, employees, and customers to be built (Humborstad & Perry, 2011; Zeglat et al., 2014). When customers are satisfied with the products and services offered, they are likely to be loyal customers (Humborstad & Perry, 2011). According to Lee et al. (2010), customer orientation is the marketing concept reflected in the interactions between frontline employees and customers which aims to create customer satisfaction and eventually build a long-term relationship with the customers. Humborstad and Perry (2011) further stated that for the organization to fully benefit from customer orientation behaviour, it needs to address its customers' needs and wants sufficiently.

According to Hennig-Thurau (2004), the conceptual nature of customer orientation can be divided into two related perspectives. In the first perspective, customer orientation is defined as a cultural phenomenon. Lovelock and Wirtz (2011) defined customer orientation as a set of beliefs that puts customers first in a business interaction. Sohi (2016) shared the same understandings which assume customer orientation behaviour as a cultural variable that provides references for the organization's daily activities. The second perspective views customer orientation as a behavioural construct (Hennig-Thurau, 2004). According to Kohli and Jaworski

(1990), customer orientation can be explained as “the organization wide generation of market intelligence, dissemination of the intelligence across departments, and organization wide responsiveness to it” (p.6). The second perspective does not focus on an organization’s values or nature but concentrates on the activities of the organization (Lovelock & Wirtz, 2011). In a related view, Chih, Yang, Huang, and Hsu (2009) demonstrated that employees’ behaviours and attitudes are the major determinants in influencing customers’ decision-making. Therefore, it is important for employees to practise customer orientation behaviour during their interactions with the customers as this will enhance customer satisfaction and loyalty towards the organization.

In service organizations, it is crucial for frontline employees to fulfil their customers’ needs and wants (Lovelock & Wirtz, 2011). In this regard, frontline employees play a major role in influencing customer satisfaction and represent the organization’s practice of customer orientation service because they are expected to provide answer and offer solution to the customers without waiting for their managers’ instruction or feedback (Lovelock & Wirtz, 2011; Zeglal et al., 2014). Service organizations usually encourage their frontline employees to build a good relationship with the customers through customer-orientated practices (Flaherty et al., 1999; Lovelock & Wirtz, 2011). Indeed, frontline employees are very important persons to implement the marketing concept in the business. Marketing concept can be effectively presented to the customers through the practising of the customer-orientated behaviours by the frontline employees. Also, because of their direct contact with the customers, frontline employees are able to diagnose their customers’ needs and help them to solve their enquiries and problems better (Johari & Hee, 2013). In respect to this notion, Iyer and Johlke (2015) urged the researchers to put more efforts in understanding the factors

that influence the frontline employees to adopt customer orientation behaviour in the service industry.

In addition, Kwag and Kim (2014) claimed that customer orientation behaviour is the most important tool for the employees who deal with the customers personally. Indeed, customer orientation behaviour can be regarded as an important work domain that influence the employees' on-the-job behaviours and determines their level of fit within market-orientated organizations and customer-oriented work roles (Zablah et al., 2012). Because of frontline employees have an important role to play, Chih et al. (2009) suggested the researchers to focus on the factors that influence customer orientation behaviour of this group of employees.

Moreover, customer orientation behaviour is important particularly in the service industry where employees need to have close contact with customers because the latter views such interactions as part of the services given (Kim, 2009; Korschun et al., 2014). In this context, the delivery of service quality much depends on customer orientation behaviour performed by frontline employees (Bettencourt & Brown, 2003; Iyer & Johlke, 2015). Jha, Balaji, Ranjan, and Sharma (2019) and Kim (2009) asserted that customer satisfaction and perceived service quality are important determinants influencing job performance of frontline employees. Thus, according to Korschun et al. (2014), a better understanding of customer orientation behaviour will help increase customer satisfaction, loyalty, and retention. However, despite the important role frontline employees' play, studies on the factors that influence the adoption of customer orientation behaviour of frontline employees are scarce (Bettencourt & Brown, 2003).

Also, there is ample evidence that customer orientation behaviour shows a positive impact on the market, financial, and organizational performance outcome (Hamsan, 2011; Korschun et al., 2014). Studies have shown that customer-orientated organizations could generate more satisfied customers and create more favourable behavioural outcomes than organizations that are not customer oriented (Johari & Hee, 2013). Trybou, De Caluwé, Verleye, Gemmel, and Annemans (2015) reported in their meta-analysis study that organizations which offer innovative products can gain customer loyalty through customer-orientated practices. As a result, the customer-orientated organizations managed to enhance their customer values and eventually gain competitive advantage in the market (Chih et al., 2009; Korschun et al., 2014; Martin et al., 2009). Indeed, past studies have ascertained that customer orientation selling concept is vital from the perspective of sales persons, organizations, and customers. It has been widely addressed in prior literatures that the practice of customer orientation behaviour has enhanced long-term performance outcomes for the organizations as well as for the employees (Coenen, Waldburger, & von Felten, 2013; Cross et al., 2007; Varghese et al., 2015). Therefore, organizations need to identify the domains influencing customer orientation practices to improve their business performance (Varghese et al., 2015).

Nevertheless, Javalgi, Hall, and Cavusgil (2014) and Mohd Noor and Muhamad (2005) urged that performing customer orientation behaviour involves an opportunity cost. According to Mohd Noor and Muhamad (2005), by adopting customer orientation practice, short-term returns will be deferred to gain long-term benefits. Short-term business will be affected because more efforts have to be devoted to creating customer satisfaction to increase the possibility of future business sales. Besides, customer-orientated employees have to put in more efforts in their business

encounter than employees who do not perform customer orientation behaviour because the former has to allocate more times to diagnose the customers' needs and design the customized solutions for the customers. As a consequence, they are unable to meet up more customers for their current business sales (Lussier & Hartmann, 2017; Mohd Noor & Muhamad, 2005). Besides, by practising customer orientation behaviour, service cost may be increased and profit margin may be reduced to fulfil the customers' need (Javalgi et al., 2014; Lussier & Hartmann, 2017). Hence, the benefits of customer orientation behaviour have to be weighed against its costs to the organization. In this context, the employees' abilities to diagnose customers' needs and to design the customized solutions as well as their perception of repeat sales and referrals may influence the implementation of customer orientation behaviour by considering their perceived benefits and costs (Lussier & Hartmann, 2017).

As a conclusion, a good understanding of customer orientation behaviour is vital to all organizations. Customer orientation behaviour is notably beneficial to organizations offering services. It is crucial for service organizations to encourage their employees to have close contact and relationship with their customers by practising customer orientation behaviour. A study on customer orientation behaviour can help organizations to understand their employees better and make their best effort to satisfy the needs and wants of their customers.

2.3 General Antecedents Influencing Customer Orientation Behaviour

There has been a lot of research conducted on customer orientation behaviour (Pimpakorn & Patterson, 2010). The general factors influencing customer orientation behaviour, as extensively discussed by previous researchers, are organizational culture, organizational commitment, personality traits, employee empowerment, job

satisfaction, and job involvement. These factors will not be discussed in this study as extensive literatures are readily available from studies conducted on them. However, it will be good to go through them so as to establish a better understanding of the various factors that influence customer orientation behaviour.

One of the most discussed factors is organizational culture (Magalhães Serra, 2014). Organizational culture is defined as organizational guidelines which will influence employees' behaviours and job performance through the adoption of customer orientation behaviour (Magalhães Serra, 2014). Matin et al. (2009) stated that organizational culture is essential in customer-orientated companies. The scholars further clarified that the basics and principles of customer orientation behaviour is obligatory to generate a good organizational culture. The significant influence of organizational culture can be observed through employees' morale and how they interact with customers (Trybou et al., 2015). The quality of the services provided by the employees is reflected on the organizational culture applied by the organizations. Therefore, it is safe to conclude that there is a relationship between organizational culture and customer orientation behaviour (Trybou et al., 2015).

On the other hand, Kushwaha and Dubey (2012) stated that one of the factors which influences the employees to practise customer orientation behaviour is organizational commitment. This is consistent with Mohd Noor and Muhamad (2005) and Trybou et al. (2015) studies where the results showed that organizational commitment directly and indirectly influences the employees' decision on adopting customer orientation behaviour. This is also supported by the findings of Donovan et al. (2004) and Farrell and Oczkowski (2009) who stated that the greater the organizational commitment, the better the customer orientation behaviour performed by the employees. Other than

that, Magalhães Serra (2014) posited that organizational commitment is significantly affecting the employees' attitudes and behaviours. The scholar further stated that encouraging employee commitment towards organization is indirectly supporting employees to practise customer orientation behaviour.

Also of note, Johari and Hee (2013) mentioned in their study that personality traits might influence individuals' behaviours. Their study also proved that there is a positive and significant relationship between personality traits and customer orientation behaviour. Personality traits are crucial in investigating employee behaviours at work. The scholars also asserted that most of the studies used Five-Factors Models of personality traits to predict customer orientation behaviour. This models covers on openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism as the big five personality traits. This is consistent with previous study of Cross et al. (2007) where the scholars insisted that personality traits of the employees influence their level of customer orientation. Stock and Hoyer (2005) also posited that employees who are emotionally stable, agreeable, and committed to job activities have high level of customer orientations. In fact, personality traits are important in predicting and explaining behaviours (Lin, 2010) as agreed by Ong, Bergeman, Bisconti, and Wallace (2006) as well as Shahar, Joiner, Zuroff, and Blatt (2004). Most of the scholars asserted that diverse personality traits might influence employees' customer orientation behaviour and job performance (Brown et al., 2002; Kim, 2009; Lin, 2010; Ong et al., 2006; Widmier, 2002).

In order to measure the impact of employee empowerment on customer orientation behaviour, Zeglal et al. (2014) conducted a study on Jordanian commercial banks. The scholars stated that employee empowerment is positive and significantly related

to customer orientation behaviour. They further added that communication, training, knowledge, and skills have significantly affected employees' customer orientation behaviour. This is consistent with previous findings by Lovelock and Wirtz (2011) where they insisted that employee empowerment has significant relationship with customer orientation behaviour. Gazzoli et al. (2013) and Kassim et al. (2012) have also mentioned that many scholars examined the influence of employee empowerment on customer orientation behaviour because the adoption of customer orientation behaviour can put a great effect on the organizational effectiveness and enhance competitive advantage in the service industry. This is supported by Humborstad and Perry (2011) where they stated that employee empowerment helps to increase customer satisfaction.

Furthermore, Chih et al. (2009) posited that employees' job satisfaction might influence them to perform customer orientation behaviour. The scholars further demonstrated that when employees are satisfied with their jobs, there will be a positive effect on their customer orientation behaviour. This is additionally supported by Kushwaha and Dubey (2012) where they insisted that job satisfaction is directly related to customer orientation. This is also consistent with Johari and Hee (2013) study where the scholars highlighted that there is a significant and positive relationship between job satisfaction and customer orientation behaviour.

In addition, according to Pimpakorn and Patterson (2010), employees who have high job involvement normally will have high tendency of job satisfaction which resulted in positive association to customer orientation behaviour. Besides, the employees who possessed high job involvement usually focus on job-related activities to ensure that they will be able to provide a better service to their customers (Macey, Schneider,

Barbera, & Young, 2009). As a result, it can be concluded that higher job involvement will lead to higher customer orientation behaviour (Pimpakorn & Patterson, 2010; Yoo et al., 2019).

As a conclusion, most of the determinants explained in this study have been heavily discussed and debated by various scholars. The findings for those determinants are mostly consistent with each other. This is one of the reasons why those determinants have been eliminated from this study. Furthermore, most of the determinants discussed in the past studies focus on organizational domain. Due to less studies conducted on individual level, therefore the investigation on the individual determinants that affect customer orientation behaviour will be carried out in this study.

2.4 Selected Antecedents Influencing Customer Orientation Behaviour

The research on customer orientation behaviour is extant (Pimpakorn & Patterson, 2010). As mentioned earlier, the present study intended to examine the antecedents and consequences of customer orientation behaviour. Two key antecedents that were proposed in this study are personal factors and role factors.

2.4.1 Personal Factors

As for personal factors, self-efficacy and employee engagement are two antecedents being selected and discussed. Both variables are being selected because they are consistent with Job Demands-Resources (JD-R) theory.

According to Lanjananda and Patterson (2009), there are two categories of factors that affect customer orientation behaviour which are dispositional construct and

organizational construct. Dispositional construct is the instinct characteristics of the employees. Along these lines, Babakus, Yavas, and Ashill (2009) also posited that a hierarchical personality structure considers customer orientation as a function of person construct and environment construct. Hence, customer orientation behaviour is the consequences of the combination of both person and environment constructs. The domains of the person construct can be the personal factors such as personality traits, self-efficacy, employee empowerment, employee involvement, job satisfaction, and employee engagement. In the same vein, Gazzoli et al. (2013) also agreed with the previous findings that customer orientation behaviour is a function of person construct and environment construct. In the service organization, the service quality is always being measured through the attitudes and behaviours of the service employees. This is the implication of the person construct in the scholar clarification (Gazzoli et al., 2013).

According to JD-R theory, job resources may occur through self-efficacy, supervisor support, and job security (Zablah et al., 2012). Self-efficacy can be defined as the beliefs in one's capabilities to organize and execute the course of action required to produce given attainments (Guglielmi, Simbula, Schaufeli, & Depolo, 2012). Self-efficacy is a predictor of the employees feeling, the effort they invest in their activities, and their perseverance in handling obstacles and difficulties (Prieto, Soria, Martínez, & Schaufeli, 2008; Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2009). In accordance with this line, past research has demonstrated that there is a positive gain spiral of self-efficacy and attitudinal performance once efficacy beliefs of the employees exists (Salanova, Schaufeli, Xanthopoulou, & Bakker, 2010). When the efficacy levels are high and the employees believe that they can control their environment effectively, job resources are more likely to be perceived as abundant.

As a result, employees are more likely to be engaged in their tasks and give better behavioural performance in their jobs (Salanova et al., 2010). Hence, self-efficacy is being selected as personal factor in this study due to its function as the personal resources domain to affect the customer orientation behaviour of the employees.

As regards to the motivational process hypothesized by the JD-R theory, employee engagement is adopted in this study as a key component of the proposed framework. Employee engagement refers to a distinct and unique domain that consists of cognitive, emotional, and behavioural dimensions that are related to individual role performance (Saks, 2006). According to Van Den Broeck, Vansteenkiste, De Witte, and Lens (2008) and Crawford, LePine, and Rich (2010), most of the researches have demonstrated that job resources are promoting employees' engagement over time. In fact, over half of all the published empirical research on employee engagement has been explicitly based on the domain of job resources in JD-R theory (Crawford et al., 2010).

Building upon the outcome of the study of Harter and Creglow (1999), employee perceptions and attitudes have been recognized as the major predictors of employees' customer orientation behaviour. It is believed that employee engagement is the better predictor of such behavioural performance (Macey et al., 2009). Furthermore, Shuck and Wollard (2010) asserted that employee engagement is a personal decision which unable to be forced or mandated. It is an individual experience of work inseparable from individualistic nature of human being. Besides, employee engagement is an individual-level construct which has a significant impact on the individual-level performance outcome especially on individuals' intentions, attitudes, and behaviours

(Saks, 2006). Therefore, employee engagement is selected as personal factor to be examined its correlation with customer orientation in this study.

Further, according to Pimpakorn and Patterson (2010), there are two dimensions of personal variables that affect the behavioural performance of the employees which consist of “the ability to execute their jobs effectively” and “the attitudes towards their jobs”. Both personal variables are needed to be investigated in more details on their relationship with customer orientation behaviour. Therefore, the variables of self-efficacy and employee engagement are being selected to be examined in this study.

2.4.1.1 Self-efficacy

Building upon Bandura's (1997) Social Cognitive theory, self-efficacy is defined as one's judgment of his/her capabilities to organize and implement actions needed to attain the desired performance (Cherian & Jacob, 2013; Niu, 2010; Walumbwa et al., 2011). According to Lunenburg (2011), self-efficacy is an individual capability in performing a task efficiently. Consistently, Pimpakorn and Patterson (2010) referred self-efficacy as the belief of an individual in his/her abilities to utilize the resources to perform a particular job within a given context. Besides, the scholars also stated that in the past two decades, self-efficacy has become one of the determinants that was adopted by the organizations to predict their employees' job performance. Following that, Niu (2010) asserted that self-efficacy is the better predictor on the behavioural performance of the employees especially in the psychology context.

According to Luthans, Norman, Avolio, and Avey (2008), individuals high on self-efficacy are those who have a positive self-concept, good control, and cognitive

processes. Luthans, Avolio, Avey, and Norman (2007) showed in their study that self-efficacy was quite similar to self-esteem. They further added that employees with high self-efficacy would take responsibility in self-learning and developing a good working environment. On the other hand, there are four sources of self-efficacy which are emotional elements, verbal persuasion, past performance, and vicarious experience (Lunenburg, 2011). Similarly, Liu, Siu, and Shi (2010) stated that there are four fundamental elements in developing self-efficacy which are successful accomplishment, experiences, social persuasion, and psychological arousal. Although many sources could help individual develops self-efficacy, the core aspect is one's belief in his/her ability to create a certain effect by performing certain actions (Alessandri, Borgogni, Schaufeli, Caprara, & Consiglio, 2015). If one does not believe in his/her abilities to attain his/her goals, he/she would not have any motivation to achieve the goals. That is, there should be no room for self-doubt in creating a strong sense of self-efficacy.

However, in accordance to self-efficacy literatures, past studies on self-efficacy mainly focus on student's learning efficacy (Lunenburg, 2011; Niu, 2010). There are few studies which examined the impact of self-efficacy on the employees' behaviour outcome (Niu, 2010). According to Cherian and Jacob (2013), most of past studies investigated the impact of self-efficacy on organizational context but limited study being conducted to examine the impact of self-efficacy on employees' individual job performance.

Accordingly, past studies have studied the influence of self-efficacy on various work-related outcomes such as commitment (Bandura, 1997; Chen, Zhu, & Zhou, 2014; Cherian & Jacob, 2013; DeDonno & Demaree, 2008; Latham, 2009; Niu, 2010).

Darmawa, Brahmasari, and Ratih (2019) and Olusola (2011) found that employees with a high level of self-efficacy were likely to show more commitment toward their jobs, but those with low confidence would not engage in any jobs that required specific skills or beyond their capabilities. Bandura (2009) argued that if an individual does not believe in his/her abilities to produce the desired result, he/she is not likely to be motivated to act towards the targeted goals. Therefore, the employees with high self-efficacy can keep with their demands of the organization and commonly have a positive belief in their abilities to achieve the target. This is supported by Bindl and Parker (2010) who insisted that high self-efficacy would lead individuals to act proactively. Proactive action is a “can do” mind-set that motivates employees to take certain actions to achieve their goals. Whereas, Alessandri et al. (2015) and Karatepe, Ozturk, and Kim (2019) mentioned that self-efficacy has significant relationship with work engagement. The scholars further added that high self-efficacy employees tend to pursue success as they believe in their own competencies in performing their jobs. While low self-efficacy employees will cease to pursue their goals once they realize that the jobs are beyond their capabilities.

On the other hand, one work-related outcome that has received consistent attention is job performance. There appears to be overwhelming support for the influence of self-efficacy on job performance (Cherian & Jacob, 2013; DeDonno & Demaree, 2008; Lunenburg, 2011; Pimpakorn & Patterson, 2010; Xanthopoulou et al., 2009; Yakın & Erdil, 2012). The studies of Karatepe et al. (2019) and Olusola (2011) showed a significant relationship between self-efficacy and job performance. This is consistent with Tierney and Farmer (2011) who asserted that self-efficacy is the best instrument to predict job performance including the behavioural performance of the employees. According to Luthans et al. (2008), one of the best ways to improve organizational

performance is by increasing employees' self-efficacy. Further, Tierney and Farmer (2011) also contended that employees with a high level of self-efficacy are likely to show improved job performance and have high persistence against stress. They always seek to initiate and implement changes in performing their jobs. Hmieleski and Baron (2008) also shared a similar view of employees with a high level of self-efficacy demonstrate better job performance.

According to Bandura (1997), employees with a high level of self-efficacy are likely to set challenging goals for themselves, determined to accomplish their goals, overcome the stressful situation, and manage to recover from failure. In a similar vein, Chen et al. (2014) asserted that employees with a high level of self-efficacy are capable in dealing with complicated and challenging tasks because they will devote more time and effort to complete them. They also tend to be confident in themselves (Walumbwa & Hartnell, 2011) and have stronger mental health (Cherian & Jacob, 2013), leading to enhanced job performance. Other scholars asserted that self-efficacy helps employees to take control over their environments, influence their decisions, increase their level of perseverance in facing new challenges, and reduce their anxiety level (Liu et al., 2010; Yakın & Erdil, 2012).

On the other hand, it is argued that employees with a low level of self-efficacy tend to suffer work depression and job dissatisfaction which will affect their performance at the workplace (Liu et al., 2010). Cherian and Jacob (2013) and Niu (2010) also stated that self-efficacy was observed to influence emotional reaction toward customers. The scholars further elaborated that self-efficacy is proven as a good measurement in predicting behavioural performance outcome. In addition, Rank, Carsten, Unger, and Spector (2007) argued that individuals with a high level of self-efficacy normally take

the initiative to assess their abilities positively to solve problems incurred in their jobs. Moreover, self-efficacious employees tend to use new ideas and solutions to improve their performance.

Despite the overwhelming empirical evidence on the self-efficacy-job performance link, more empirical research is needed to investigate frontline employees' self-efficacy and behavioural outcomes (Yakın & Erdil, 2012). In this respect, Pimpakorn and Patterson (2010) conducted a study on the antecedents of customer orientation behaviour. Based on their study, they argued that in order to provide excellent level of customer service, employees must engage in positive attitudes and possess the abilities and confidence in performing their duties. In other words, employees must possess ample self-efficacy to achieve the targeted goals.

In the same vein, Hamsan (2011) also postulated a relationship between job attitude and customer orientation behaviour and suggested that self-efficacy be included in this relationship. Similarly, Judge, Jackson, Shaw, Scott, and Rich (2007) indicated in their study that employees with a high level of self-efficacy tended to have a positive affective at work which could help them performing customer-oriented behaviours. Correspondingly, Hennig-Thurau (2004) contended that for employees to be able to complete their jobs, they must possess several skills such as social, technical, and decision-making skills. However, motivation is vital to encourage employees to transform those skills into customer orientation manners. Also, Raub and Liao (2012) proposed that self-efficacy is a key factor in predicting good service of employees towards their customers. Further, Parker, Bindl, and Strauss (2010) suggested that an individual's own belief in his/her capabilities to succeed is one of the motivational factors that affect his/her productivity.

Related to this notion, Varghese et al. (2017) also mentioned in their study that only employees with enough expertise and confidence could display customer orientation behaviour when dealing with customers. Lanjananda and Patterson (2009) also insisted that self-efficacy is one of the determinants that influence customer orientation behaviour at the workplace. Sharing a similar view, Gazzoli et al. (2013) stated that employees with high self-efficacy will be more confident in their abilities and tend to take better care of their consumers' needs and wants. The scholars further elaborated that when employees have influence and control on their jobs, they tend to take initiative to improve the relationship with their consumers which will lead them to perform customer orientation behaviour at the workplace. Besides, Olusola (2011) also stated that employees with a high level of self-efficacy could solve organization problems efficiently and correct their mistakes immediately. Moreover, employees with a high level of self-efficacy are likely to have a high tolerance when facing with unclear situations, leading to improved quality of their services when dealing with their customers (Chen, 2015). Therefore, we can conclude that self-efficacy does influence employees' behaviours and attitudes when serving their customers and ultimately affect their job performance at the workplace (Walumbwa & Hartnell, 2011).

Notwithstanding the numerous evidences on the benefits of self-efficacy, some scholars argue that high self-efficacy will cause more harms to the employees, in the long run, hampering their performance (Hmieleski & Baron, 2008). There is a belief that high self-efficacy will lead to employees' self-righteousness and overconfidence which will cause detrimental effects on the performance of the employees (Hmieleski & Baron, 2008; Judge et al., 2007). Bandura and Locke (2003) posited that self-efficacy would influence employees negatively when the potential outcomes of the

job are unpredictable or vague. Such an outcome is likely to occur in a rapidly changing environment such as information technology industry and service industry (Bandura & Locke, 2003). Despite the postulated harmful effects of self-efficacy, most studies have found the benefits of self-efficacy in enhancing customer orientation behaviour (Alessandri et al., 2015; Chen et al., 2014; Olusola, 2011). Employees with high self-efficacy know how to serve their customers well (Alessandri et al., 2015) by studying the customers' needs and wants (Jaiswal & Dhar, 2015; Locke, 2009). Consequently, Cherian and Jacob (2013) suggested that a study has to be conducted to identify the practical implications of employees' self-efficacy to their customer orientation behaviour to improve the employees' behavioural performance.

In the financial planning industry, financial planners should possess technical competency in delivering their services. Since customers will assess the performance of the financial planners based on the financial outcomes, the financial planners should equip themselves with sufficient technical knowledge in serving their customers (Sharma & Patterson, 1999). Further, the growth of the financial sector has led to more financial products and services, making it a challenge for the customers to make the best financial decisions. Hence, they have to depend on the advice of financial planners when making a financial related decision (Varghese et al., 2017). Financial planners need to possess technical knowledge and understanding of their products to ensure that they could demonstrate customer orientation behaviour when delivering the financial products (Ellis, Henke, & Kull, 2012; Sabri, 2016). With the technical skills and knowledge, the financial planners could be self-efficacious in the accomplishment of their job performance, i.e., in performing customer-oriented behaviours (Hennig-Thurau, 2004).

According to Associate Professor Dr Mohamad Fazli Sabri, the board member of Malaysian Financial Planning Council, there is a need for financial planners to possess more knowledge and understanding about the financial products when delivering their services (Sabri, 2016). This will help them in providing products and services that fit their customer" appetites. Ultimately, financial planners can serve their customers better through the adopting of customer orientation behaviour.

Towards this end, it is obvious that self-efficacy is an important element among financial planners as it has various effects on their job performance. Therefore, it is essential to investigate the relationship between self-efficacy and customer orientation behaviour among financial planners to enhance their performance in the financial planning industry.

2.4.1.2 Employee Engagement

Kahn (1990) defined employee engagement as "the harnessing of organization members' selves to their work roles" (p.694). In engagement, people employ and express themselves physically, cognitively, and emotionally during role performance (Sultana, 2015). On the other hand, Shuck and Wollard (2010) defined employee engagement as employees" preferred job behaviours that encourage employees to work together with their colleagues to increase their presence at the workplace and subsequently play an active role in their performance. According to Saks (2006), employee engagement can be considered as an unique and distinct variable which comprises of cognitive, emotional, and behavioural components that will affect individual role performance. Additionally, Goud and Basheer (2014) defined employee engagement as being different among employees through job involvement and commitment. They further added that working experience helps to shape

employees in presenting themselves in performing their jobs. Sultana (2015) characterized employee engagement as an approach to ensure employees' commitment in achieving organizational goals. The scholar further asserted that employee engagement is also about enhancing employees' well-being sense.

Besides, it is believed that employee engagement has psychological and behavioural perspectives (Singh & Sanjeev, 2013). Sultana (2015) added that psychological conditions influence employee engagement or disengagement at work. The scholar further added that psychological conditions are represented by availability and safety of the job, opportunity to increase the level of engagement at work, and enjoying meaningful job. According to Siyum (2015), employee engagement encourages the employees to create good relationship with other employees in the organization regardless of their job positions. The scholar further highlighted that employee engagement might influence employees' motivation to be committed in their jobs.

Other than that, there are three main dimensions of employee engagement which are job flexibility, opportunity for improvement, and common goals between employers and employees (Siyum, 2015). Singh and Sanjeev (2013) indicated that employee engagement is a two ways relationship between the management and employees as it needs both parties commitment to carry out the actions. In addition, Ghafoor, Qureshi, Khan, and Hijazi (2011) posited that employee engagement is influenced by a few factors such as organizational culture, communication style, managerial style, leadership style, trust, and respect. A good working environment and organizational culture must support all those factors in order to ensure a high level of employee engagement among the employees.

In addition, employee engagement can also be known as employee's enthusiasm and involvement at the workplace. Employee engagement can be divided into three levels which are engaged, not engaged, and actively disengaged (Singh & Sanjeev, 2013). On the other hand, Shuck and Wollard (2010) separated employee engagement into job engagement, organizational engagement, personal engagement, and trait engagement. The scholars further added that being engaged is totally personal decision of the employee and it does not related to the organization. This is consistent with the finding of Saks (2006) who indicated that employee engagement is an individual-level construct which has the early implication on individual-level outcomes. Hence, employee engagement is believed to be associated to employees' personal intentions, attitudes, and behaviours.

However, surprisingly past studies tended to neglect the influence of employee engagement on individual job performance (Halbesleben, 2010; Shuck & Wollard, 2010). According to Chang (2016), although employee engagement is important to enhance the business performance of an organization, there is little research examining the effects of employee engagement on individual-level customer orientation behaviour of the employees. With the similar view, Siyum (2015) mentioned that there are many past studies conducted to investigate the impact of employee engagement on organization's performance. Yet, there is still lack of study conducted to investigate the impact of employee engagement towards employee's individual performance. The scholar further stated that it is vital to measure employee engagement level each year to know and understand employees' views and perspectives better. According to Harter, Schmidt, and Hayes (2002), it is time for researchers to focus on the impact of employee engagement on individual perspective

rather than organization perspective (Kompaso & Sridevi, 2010; Little & Little, 2006).

In fact, the literatures indicate that employee engagement leads to positive outcomes for the organization. Both Obiageli et al. (2016) and Sultana (2015) posited that a high level of employee engagement resulted in positive business outcome, improved customer satisfaction, increased employee productivity, enhanced organizational profit, and reduced employee turnover. Besides, Gruman and Saks (2011) also demonstrated that employee engagement helped predict employees' performance outcome, organizational financial performance, and business success of an organization. According to Arun Kumar (2015), organizations that can improve the level of employee engagement are likely to see improvement in their sales growth, total shareholders' return, and customer satisfaction. Breevaart, Bakker, Demerouti, and Van Den Heuvel (2015) and Xu and Thomas (2011) also revealed that employee engagement could lead to higher earning, higher performance, greater sales growth, good customer orientation, and lower absenteeism.

Accordingly, it is argued that employee engagement manage to enhance customer service delivery (Menguc, Auh, Yeniaras, & Katsikeas, 2017; Pimpakorn & Patterson, 2010). That is, employees who are engaged are likely to perform customer orientation behaviour. Customer orientation helps improve customer satisfaction and increase service quality offered by the employees (Chih et al., 2009; Ghafoor et al., 2011; Goud & Basheer, 2014; Siyum, 2015). Among the factors that could influence customer orientation are the employees' willingness towards their jobs, the credibility in doing their jobs, and the organizational factors encouraging employee performance. Employee perception, attitude, and behaviour are one of the predictors of job

performance (Pimpakorn & Patterson, 2010) where Macey et al. (2009) asserted that employee engagement is the better predictor of the job performance among the above investigated constructs.

In addition, Chih et al. (2009) stated that job involvement and employee engagement have positive relationship with customer orientation behaviour. Alessandri et al. (2015) also observed a significant relationship between employee engagement, customer orientation, and job performance. They further elaborated that engaged employees are more proactive and responsive to new changes. Other than that, Siyum (2015) posited that employee engagement is also one of the factors influencing customer satisfaction. This is supported by Goud and Basheer (2014) which they specified that employee engagement is significantly affecting customer satisfaction, customer orientation, and business outcomes.

Correspondingly, Ghafoor et al. (2011) insisted that employee engagement makes employees feel more satisfied with their organization and willing to serve their customers better to achieve the organization goal. The scholars further asserted that engaged employees are more committed in their jobs with positive behaviours in providing quality services to their customers. Further, Karatepe et al. (2019) and Obiageli et al. (2016) found that engaged employees were likely to display positive attitudes and aggressive behaviours in serving their customers. However, Kompaso and Sridevi (2010) highlighted that organizations with disengaged employees would have less customer orientation practices in their businesses. Employees who are not engaged in their jobs are usually wasting their talents and efforts on insignificant tasks (Anitha, 2014). Anitha (2014) further claimed that disengaged employees will not be able to give their full commitment, dissatisfied with themselves, and refuse to change.

In the financial planning industry, financial planners are confronted with many challenges such as professional fee squeeze, management of clients' expectation, industry compliance and regulation, emotional engagement, and technology enhancement ("Getting Message Through (Part II)," 2016). Therefore, financial planners need to be more committed to their vocation in order to stay competitive in this industry ("Getting Message Through (Part II)," 2016, "Women in the Forefront," 2018). In this regard, financial planners have to practise need-based advisory approach by adopting customer orientation behaviour in their services ("Cultivating the Client-First Mindset," 2016; "Redefining Perspectives," 2015).

Also, some financial planners are still not able to get started because they are lack of financial planning tools (Tang, 2010). The financial tools are needed to follow through on key strategies, to monitor continuous progress towards life goals, and to fill customer gaps. More advanced planning systems have to be introduced to integrate financial planning tools to customer relationship management, document management, and portfolio management in order to make the financial planning process more efficient and effective. As a result, financial planners will be more engaged by such support in their practices (Rama, 2017c; Tang, 2010; "To Improve Public Trust," 2014).

Based on the result of Financial Planning Standard Board Ltd's global research in 2013, "Placing the client's interest first" ranks the most important value to improve the public trust on the financial planners. According to Md Adnan bin Md Zain, the former president of MFPC, a competent financial planner should be serious, dedicated, and show high integrity to this profession ("What Does MFPC President Say?," 2016). Therefore, financial planning industry needs more engaged financial

planners to act in the best interest of the customers (“From the MFPC President,” 2017; “To Improve Public Trust,” 2014; “What Does MFPC President Say?,” 2016).

Although there are many studies conducted on employee engagement, it is still not sufficient to fully explain the relationship between employee engagement and customer orientation behaviour in financial planning services (“Preservation Key to Wealth Management,” 2009). Therefore, it is important to conduct a study on the influence of employee engagement on customer orientation behaviour in the financial planning industry.

2.4.2 Role Factors

As for role factors, there are two antecedents to be discussed in this study which are role ambiguity and role conflict. The role factors in this study mainly refer to role perception of the employees in an organization.

Role perception from the organization point of view is employees’ perception of behaviours expected by their employers (Coelho, Augusto, & Lages, 2011). In a related view, individual role perception is outlined by the influence of their employer, co-workers, and customers. According to Tang and Chang (2010), role perception serves as the coordinator of individual behaviour. Both role ambiguity and role conflict are among the most investigated variables of role perception in the past studies. This is the main reason for including both role ambiguity and role conflict in this study. The discussion on role perception in this chapter covers on role ambiguity and role conflict only.

In particular, role perception is known as part of role stressors (Judeh, 2011). This is supported by Iyer and Johlke (2015) where they cited that role ambiguity and role conflict are the primary factors in role stress. In addition, role perception was proved to be associated with perceived workplace mistreatment (Taylor & Kluemper, 2012). Besides, Arnold, Flaherty, Voss, and Mowen (2009) asserted that role perception has significant relationship with stressful internal environment. Role stress discussed in the past studies usually addresses the state of mental taxation due to negative psychological, psycho-social, and behavioural outcome.

With the similar view, Coelho et al. (2011) added that role ambiguity and role conflict are the primary causation of role stress. Employees who are known to be suffering role ambiguity and role conflict at work normally suffered role stress in their jobs (Ang, Bahron, & Boroh, 2014). This is consistent with the past studies by Boles, Wood, and Johnson (2003) and Ram, Khoso, Chandio, and Shaikih (2011) where the scholars specified that role perception is forerunner of role stress. However, past study by Johnson and Stinson (1975) has shown that individual respond differently to role perception. According to Zhou, Zeng, Hu, Xi, and Tan (2014), role perception has a positive relationship with role stress. This is consistent with past studies by Karimi, Omar, Alipour, and Karimi (2014), Ang et al. (2014) and Ram et al. (2011) where they asserted that there is a positive and significant relationship between role perception and role stress. As role stress will affect the behavioural performance of the employees, hence it is vital to investigate the role perception especially role ambiguity and role conflict towards the attitudes of the employees (Karimi et al., 2014).

In relation to this, the study on the relationship between role perception (role ambiguity and role conflict) and employee's attitude and behaviour has been extensively discussed over past decades (Johnson & Stinson, 1975). Madera, Dawson, and Neal (2013) posited that both role ambiguity and role conflict have negative implications on the working attitudes of the employees. Moreover, role perception is part of the variables that influence the organizations' function (Akgunduz, 2015). Employees who are experiencing role ambiguity or role conflict tend to have high job dissatisfaction and absenteeism (Ang et al., 2014). In addition, role ambiguity and role conflict may also cause employees' dissatisfaction, distrust against the organization, low productivity, and low performance (Akgunduz, 2015). Accordingly, Fried, Shirom, Gilboa, and Cooper (2008) indicated that both role ambiguity and role conflict are the most chronic factors that influence job performance at the workplace.

Furthermore, there is a significant relationship between role perception and job performance. Akgunduz (2015) stated that role perception has a negative relationship with job performance. Gilboa, Shirom, Fried, and Cooper (2008) even asserted that role ambiguity has greater negative relationship with job performance compared to role conflict. On the other hand, some of the past studies have shown inconsistent result of the relationship between role perception and employee performance (Bettencourt & Brown, 2003). According to Tang and Chang (2010), role perception will affect individual outcome either positively or negatively. Nevertheless, Coelho et al. (2011) highlighted that role perception is able to create some creativeness in job performance. Another different opinion is by Karatepe and Uludag (2008) where they insisted that role ambiguity reduces employee performance while role conflict encourages employee performance.

As mentioned earlier, there are lots of past empirical studies on the relationship between role perception and employees' attitudes and behaviours. Customer orientation is believed to be the outcome of role perception (Johnson & Stinson, 1975). Related to this notion, Madera et al. (2013) study showed that there is a negative relationship between role perception and customer orientation behaviour. This is supported by Eatough, Chang, Miloslavic, and Johnson (2011) where they posited that role perception has a stronger negative relationship with customer orientation behaviour than other constructs. According to Bettencourt and Brown (2003), there is a negative relationship between role ambiguity and customer orientation behaviour but there is a positive relationship between role conflict and customer orientation behaviour. The scholars further suggested to investigate the variables that may influence customer orientation behaviour due to its significant relationship with job performance.

In a related view, Franke and Park (2006) mentioned in their study that employees with high customer orientation behaviour usually experience less role ambiguity and role conflict when performing their duties. On the other hand, employees who suffered role ambiguity and role conflict tend to show inconsistent performance and less motivated to perform their responsibilities (Tang & Chang, 2010). Although there are many past studies on the impact of role perception on employees' performance, however there is still lack of study in investigating the relationship between role perceptions and customer orientation behaviour. Eatough et al. (2011) further suggested that future research should be conducted to investigate the influences of role ambiguity and role conflict towards customer orientation behaviour separately.

On the practical view, Judeh (2011) suggested the organization to reduce role ambiguity and role conflict in order to enhance customer orientation practice among the employees in the organization. Therefore, it is important to investigate the influences of role ambiguity and role conflict on customer orientation behaviour of the employees to strengthen the performance of the organization.

2.4.2.1 Role Ambiguity

According to Role theory, role ambiguity refers to the lack of specificity and predictability in the role functions and responsibilities of the employees in their jobs (Tang & Chang, 2010). Additionally, Coelho et al. (2011) stated that the best way to define role ambiguity is the lack of sufficient information needed to perform the job effectively. Further, role ambiguity can also be described as the unclear expectation that is influenced by negative work experiences due to vague explanation (Madera et al., 2013). As such, Fried et al. (2008) added that role ambiguity is the level of uncertainty faced by the employees in a situation with unclear information about their responsibilities. Another definition of role ambiguity is employees' vagueness about employers' expectations as a result of the limited information provided to the employees (Kim, Murrmann, & Lee, 2009).

In a similar vein, Sakires, Doherty, and Misener (2009) defined role ambiguity as unclear understanding about the actions needed to perform certain jobs. This is consistent with Arnold et al.'s (2009) definition as a reflection of employee uncertainty on the best behaviours to perform their jobs. On the other hand, Gilboa et al. (2008) referred role ambiguity as the unpredictability of individual's behavioural outcome. Along these lines, Smith (2011) further elaborated that role ambiguity represents employees' uncertainty of what are their roles in the organization. Harris,

Artis, Walters, and Licata (2006) offered a similar definition of role ambiguity as insufficient information suffered by employees which obstruct them to perform their tasks effectively. Ang et al. (2014) and Bettencourt and Brown (2003) were also of the same opinion that role ambiguity is the lack of information that causes employees unable to perform their duties.

According to Judeh (2011), the reasons behind employee role ambiguity could be due to insufficient training, miscommunication or withholding information by colleagues and manager. In addition, Nyanga, Mudhovozi, and Chireshe (2012) identified five causes of role ambiguity which are size and complexity of the organization, rapid rate of change, employee's restricted authority, unclear responsibilities, and job interdependent. On the other hand, Addae, Praveen Parboteeah, and Velinor (2008) and Schmidt, Roesler, Kusserow, and Rau (2014) posited that lack of clarity about employees' responsibilities causes employees to be confused and uncertain of their roles and job objectives in an organization. The scholars further elaborated that role ambiguity could be caused by unclear expectation of supervisors and co-workers. This is supported by Karatepe and Uludag (2008) and Karimi et al. (2014) who stated that role ambiguity caused the employee to be confused to predict their supervisor expectation. In addition, Akgunduz (2015) highlighted that role ambiguity has caused the employees to be uncertain on the way to perform their roles. Phillips, Andrews, and Hickman (2014) shared the same opinion as the scholars elaborated that the employees experienced role ambiguity when they did not received clear information of their responsibilities in the organization.

When role ambiguity occurs, a number of work-related outcomes are likely to result. Employees who have an unclear understanding of their roles in the organization will

be unwilling to take responsibility on the tasks given (Judeh, 2011; Nyanga et al., 2012), experience interpersonal conflict with colleagues, have low job satisfaction, demonstrate low productivity, develop high intention to quit (Nyanga et al., 2012), and job stress (Bauer & Simmon, 2000; Karimi et al., 2014). According to Coelho et al. (2011), employees who suffered role ambiguity normally have poor understanding and unclear picture of their responsibilities, causing them unable to fulfil organization objectives. In order to lower the level of role ambiguity at workplace, supervisors need to communicate clear instructions to the employees. As such, good relationship among the colleagues will definitely help to reduce role ambiguity as the employees can rely on each other well.

Indeed, it is important to let the new employees to fully understand their roles in the organization once they start working (Yun, Takeuchi, & Liu, 2007). This is agreed by Judeh (2011) who has highlighted the importance of new employees to be fully informed on their new roles to reduce role ambiguity among them. If the new employees suffered roles ambiguity, they might misunderstand their job requirements, rules, and policies in the organization. Lack of understanding of their roles in the organization could lead the new employees to suffer job tension and stress at workplace, affecting their enthusiasm in servicing the customers. In a related view, Yun et al. (2007) suggested that the employees should be explicitly informed on performance expectations, objectives, tasks, authorities, responsibilities, and job related information to reduce the level of role ambiguity in an organization.

On the other hand, Grizzle et al. (2009) observed that role ambiguity reduced employees' motivation to perform customer orientation behaviour, leading to poor performance. Another study supporting this statement is by Iyer and Johlke (2015)

who highlighted that it is important for the employees to have clear understanding of their roles in order to perform favourable attitudes when dealing with their customers. The scholars further added that if the employees do not have enough information, they are reluctant to serve their customers properly. Besides, Kushwaha and Dubey (2012) asserted that motivation, role ambiguity, and job satisfaction have a significant relationship with customer orientation. They further added that role ambiguity has the most significant impact on employee's customer orientation behaviour. This is supported by Singh and Das (2013) who highlighted the negative relationship between role ambiguity and employee's customer orientation behaviour. The scholars further mentioned that there is a need to reduce role ambiguity in order to increase employees' satisfaction. When the employees are satisfied with their jobs, they will enjoy performing their duties especially while interacting with their customers, indirectly encourage customer orientation behaviour. According to Iyer and Johlke (2015), employees in the service industry will be suffered the most on role ambiguity as they are the persons who always interact directly with the customers. This is consistent with Eatough et al. (2011) who indicated that role ambiguity has a negative relationship with service employee performance.

However, Yun et al. (2007) found that role ambiguity encouraged employees to be more customer-orientated because they need to increase their self-image in the organization. The higher the role ambiguity among the employees, the harder they will work to impress their supervisor. Nonetheless, despite the mixed findings, the literature overwhelmingly highlights the negative influence of role ambiguity on job performance (Bauer & Simmon, 2000; Eatough et al., 2011; Gilboa et al., 2008; Karatepe & Uludag, 2008; Micevski, Dewsnap, Cadogan, Kadic-Maglajlic, & Boso, 2019).

Intuitively, it is important to reduce role ambiguity among the employees in order to encourage them to display customer orientation behaviour when interacting with their customers (Johlke & Iyer, 2013). As urged by Gilboa et al. (2008), role ambiguity is the most dominant factor that influences employees' job performance in the organization. Therefore, it is necessary to treat role ambiguity issue seriously before it hampered the organization tremendously (Nyanga et al., 2012). If role ambiguity issue is taken lightly, it may cause major effects on both employees and organizations. Some of the disorders caused by role ambiguity may result in employees' stress, depression, and attitude problems at workplace. Absenteeism, deviant behaviour, and defence mechanism are part of attitude issues at the workplace too. Hence, according to Bauer and Simmon (2000), increasing role clarity among employees will increase the level of employees' satisfaction and job performance.

In financial planning industry, many financial planners are not clear on their roles especially in guiding their customers on the financial affairs. In this respect, Gibson (2016) elaborated that newly joint financial planners usually have no knowledge on the financial planning industry when they first get involved in the industry. Inadequate knowledge about the industry caused them to have unrealistic set of outcomes they wish to achieve. To enable financial planners understand their responsibilities in servicing their customers, they need to have sufficient knowledge and information regarding financial planning practices. Hence, a study on the influence of role ambiguity on the adoption of customer orientation behaviour in financial planning industry is crucial.

Also, past studies tended to focus on the impact of role ambiguity on job performance, but few had looked at the impact on customer orientation behaviour especially in the

financial planning industry. Sakires et al. (2009) suggested that future research is needed to investigate the impact of role ambiguity on behavioural outcomes including customer orientation behaviour. Therefore, there is a warrant for a study on the influence of role ambiguity on financial planners' customer orientation behaviour.

2.4.2.2 Role Conflict

From the perspective of Role theory by Kahn, Wolfe, Quinn, Snoek, and Rosenthal (1964), when there are conflicting demands perceived by the employees in performing one role expectation which causes difficulty in accomplishing another role expectation, then the employees will be facing role conflict. Accordingly, Bettencourt and Brown (2003) defined role conflict as the incompatible perception of role expectation and role demand that impact employees' performance. Another view by Coelho et al. (2011) who referred role conflict as a situation when the employees perceive there are expectation incompatibility among colleagues, supervisors, customers, and families.

Further, Fried et al. (2008) simplified role conflict definition as the extent of conflicting demands at work faced by the employees. Similarly, Harris et al. (2006) and Karimi et al. (2014) share the same view who assumed role conflict as an incompatibility in term of the requirements and expectations of the employer, supervisors, and colleagues on the employee's role. Also, Ang et al. (2014) concurred that role conflict occurs when there are two or more sets of role pressures exist at the workplace.

Consistently, according to Kim et al. (2009), role conflict is the degree of expectation incompatibility that is linked with the role. As such, role conflict occurs when the

employees feel that the demands and expectations of certain tasks and responsibilities are not compatible with the demands and expectations of their employers (Arnold et al., 2009; Tang & Chang, 2010). In addition, Akgunduz (2015) highlighted that role conflict arises when carrying out one role caused employees to be unable to carry out another role. In a related view, Zhou et al. (2014) posited that role conflict occurs when there are incompatible role expectations from various stakeholders. On the other hand, Smith (2011) took a different view on role conflict. He viewed role conflict from the perspective of stress that results from incompatible job requirements which may cause divided loyalties and accountabilities.

Accordingly, past study by Bettencourt and Brown (2003) has highlighted the importance of studying the relationship between role conflict and employee behaviours. This is because all the employees will experience role conflict directly or indirectly in an organization. As mentioned by Judeh (2011) in his study, when employees have different opinions on the best way to carry out their duties, they will experience contradicting demands and expectations. Consequently, they are unable to make compatible decision and instigate role conflict at the workplace. When the employees have different expectations and demands from their supervisor's in performing their roles, they will also suffer role conflict. Moreover, getting caught between two supervisors or managers due to their incompatible demands and expectations will create confusion among the employees as they are worried on the bias in performing their jobs (Akgunduz, 2015). Employees usually carry more than one role at the workplace and try to match their roles based on what they expect their roles belong to in an organization. Most of them try to read between the lines and observe their colleagues' behaviours in order to match their expectations. However, role conflict occurred when they are forced to follow the expectations and demands

set by their supervisors which are totally contradicted with their own expectations and demands (Judeh, 2011).

Apart from this, different customers' expectations on the employees' roles will also cause the employees to experience role conflict when performing their duties (Homburg, Müller, & Klarmann, 2011b). As a consequence, role conflict will restrict the employee from creating a good relationship with their customers. Besides, Jawahar, Stone, and Kisamore (2007) posited that it is crucial to investigate role conflict because the employees who are suffering role conflict are normally under perception that they will not be able to perform their jobs well. The fear of losing their jobs has hindered them to concentrate on their jobs hence impeding them to serve their customers well.

Correspondingly, the multiple roles and expectations are likely to result in work-related outcomes. When employees accept roles beyond their abilities, there are higher chances that they will perform poorly (Iyer & Johlke, 2015). Job performance will get worse when the employees do not have any authority to say no to the job (Phillips et al., 2014). Contradictory expectations from the supervisors and colleagues will make it hard for the employees to perform their jobs (Eatough et al., 2011) because it is not easy for the employees to satisfy all the parties when their demands and expectations contradicted (Karatepe & Uludag, 2008). Psychological conflict is likely to ensue when the employees are unable to fulfil all the expected roles at the same time (Schmidt et al., 2014).

Based on past study by Mohr and Puck (2007), role conflict has significant adverse impact on job performance. The scholars asserted that role conflict produced negative

consequences such as stress, low job satisfaction, low productivity, indecisiveness, and resentment. Karimi et al. (2014) also demonstrated that the more roles carried out by the employees, the higher the chances that they would experience role conflict and job stress. Lin (2013) supported this statement as they believed that role conflict affects employees' emotion and mental health. In addition, Tang and Chang (2010) posited that role conflict caused employees to doubt their abilities to perform the jobs and decreased their self-efficacy level at the workplace. Ram et al. (2011) revealed that role conflict increased the intention to leave the organization due to job dissatisfaction. Judeh (2011) found a significant link between role conflict and unconstructive behaviour. If the role conflict is not managed properly, it will lead to destructive outcomes. Therefore, it is crucial for the management to design conflict coping strategies to reduce role conflict at the workplace (Coelho et al., 2011; Judeh, 2011).

In the context of service organizations, studies also indicated a negative effect of role conflict. Accordingly, Jiang, Xu, Cui, Zhang, and Yang (2019) and Mohr and Puck (2007) highlighted in their studies of the importance of research on determinants and consequences of role conflict on employee performance in service organizations. Based on study by Boles et al. (2003), employees who deal directly with customers in the service industry normally experience much role conflict because they usually face conflicting demands from their customers, supervisors, and colleagues. Lin (2013) stated that once the employees are aware that they are experiencing role conflict, they will be more tension to do their jobs which will subsequently affect their services rendered to their customers. Building upon Iyer and Johlke (2015) study, role conflict is crucial in the organizations which offer services. When the employees in the service industry experienced role conflict, they will not be comfortable and confident when

dealing with their customers, causing them to display negative behaviours. Nevertheless, it is necessary to ensure that the employees who deal directly with the customers are not experiencing role conflict as they are the direct link between organization and customers. Therefore, the scholar suggested the managers and the supervisors to be more alert on the chances that might trigger service employees from experiencing role conflict.

Even though many studies seem to suggest that role conflict has a negative effect on job performance, some reported a contradicting result. For instance, Boles et al. (2003) and Coelho et al. (2011) found a positive relationship between role conflict and job performance. The scholars further elaborated that role conflict did not cause the decrease of employee's performance because role conflict at workplace is unavoidable and employees learn to deal with it on their own. However, Mohr and Puck (2007) disagreed with this statement as they believed that employees experiencing role conflict are reported to have low job satisfaction and higher job stress. The scholars further highlighted the significant and positive relationship between role conflict and job stress to support their claims. This result is consistent with Allen, Armstrong, Reid, and Riemenschneider (2008) who agreed that there is a negative relationship between role conflict and job performance. In addition, Jawahar et al. (2007) also asserted that role conflict contribute to negative outcomes more than positive outcome, such as low job satisfaction and job stress. According to Karatepe and Uludag (2008), the inconsistent results in the literature could be due to whether the employees interact directly with customers or not. They proposed that role conflict results in a positive work outcome for employees who do not directly interact with customers. However, when they play multiple roles in delivering their services to customers who have various demands, role conflict may result in a negative work

outcome. Thus, as suggested by Kim et al. (2009), it is important to investigate role conflict of the employees in the service organization because the employees usually responsible in taking multiple roles that clash with the customers' interest.

Undoubtedly, it is evidenced that role conflict will bring negative impact to the organizations. In order to cope with role conflict issue at the workplace, the management has been suggested to implement several solutions such as creating supportive environment, varying the ways to conduct the task, matching the organizations and the employees' goals, and providing counselling for the employees (Judeh, 2011). All the alternatives have been taken to reduce the level of role conflict at work place as role conflict is often associated with job stress which will cause unfavourable impacts on the employees when dealing with their customers.

In the financial planning industry, financial planners tend to experience role conflict between concern for the customers' financial goals and their own income ("The Industry or the Clients?," 2014). According to Wachner et al. (2009), the performance of financial planners is measured by their financial performance outcome. Hence, most financial planners are prefer to demonstrate sales orientation rather than customer orientation behaviour because of the monetary rewards and financial incentives offered to them ("Starting 'Em Young," 2015; Wachner et al., 2009). Kushwaha and Dubey (2012) insisted that the management pressure is likely to cause financial planners to focus on achieving their sales target rather than building a good relationship with their customers, creating role conflict among the financial planners. Although building a relationship will increase customer satisfaction, however such initiative will not enable them to impress their management if they could not achieve their performance target.

As a conclusion, it is crucial to conduct more studies on role conflict issue in financial planning industry as recent studies are not conclusive enough.

2.5 Consequences of Customer Orientation Behaviour

Intuitively, the greatest result of customer orientation behaviour practice is mutual and profitable relationship between all the involved parties (Zeglat et al., 2014). Customer orientation increases employees understanding on customers' concerns (Humborstad & Perry, 2011) and fulfil customers' needs and wants in the business practice (Zeglat et al., 2014). In a related view, Lee et al. (2010) highlighted the importance of customer orientation practice in the service industry. Customer orientation behaviour helps the employees to provide a better service quality to their customers (Lovelock & Wirtz, 2011). This is consistent with the observations obtained by Lee et al. (2010) on patient satisfactions in medical care services where customer orientation approach provide better service quality to the patients which enhance positive customer value and customer satisfaction. In addition, employees who practise customer orientation behaviour usually manage to understand their customers' needs and wants better and eventually help them to build trust and enhance the loyalty of their customers (Korschun et al., 2014).

Providing good customer service is one of the main concerns for most of the organizations and they are willing to invest heavily on training to improve their employees' customer orientation behaviour (Kim, 2009). Employees with sufficient knowledge on customer orientation practices usually are more independent (Kwag & Kim, 2014). They tend to solve problems and assist their customers without waiting for their supervisor's guidance and instructions (Zeglat et al., 2014).

In a related view, Mullins and Syam (2014) asserted that the ability of the employees to assess and understand customers' needs has significant influence on positive customer evaluations, job satisfaction, and better job performance. As a result, many organizations encourage customer orientation behaviour among their employees in their business encounter with the customers. Furthermore, based on a review of Kim (2009), service employees' customer orientation is positively related to employees' job satisfaction, organizational commitment, and job performance. This is supported by Babakus et al. (2009) and Grizzle et al. (2009) who posited that customer orientation behaviour has significant influence on individual-level outcomes of the service employees on their job attitudes, commitments, satisfactions, and overall job performance. Further, Franke and Park (2006) suggested that there is a positive relationship between customer orientation and job satisfaction. This is due to the assertion that customer-orientated employees always enjoy in serving their customers (Babakus et al., 2009; Franke & Park, 2006). They understand their service roles better, thus facing less role stress. They always believe that they are able to perform well and more satisfied with their jobs. As a result, employees who practise customer orientation behaviour tend to have better job performance (Trybou et al., 2015).

With the similar view, Babakus et al. (2009) posited that customer-orientated employees have the natural inner personality to assist their customers by being well prepared before approaching, being natural, confident and emotional stable during interaction, and being prompt in delivering the solutions to their customers. The customer-orientated employees are more willing to serve their customers. They are more satisfied with their jobs and are more committed in performing their duties. Consequently, this will enhance the employee retention rate in the organization. Further, based on an empirical study by Hamsan (2011), the finding illustrated that

there is a positive relationship between customer orientation behaviour and job satisfaction as well as organizational commitment of the hotel frontline employees.

In addition, customer orientation behaviour also enhances customer satisfaction (Sohi, 2016). Customer positive impression on the employees when interacting with them will help to increase customer satisfaction towards their services. Normally, the customer-orientated employees tend to create a good relationship with their customers. The organizations with customer-orientated employees are always perceived by their customers as having better quality services through their employees' performance. Eventually, this will lead to customer satisfaction and customer retention.

Accordingly, Korschun et al. (2014) further added that customer orientation also helps to increase customer loyalty and customer retention. Loyal customers need less persuasion to attract them to consume the product or service again (Sohi, 2016). Large number of loyal customers will reduce the cost of marketing and promotion as these customers will definitely seek service from their favourite suppliers. Therefore, the organization could avoid extensive promotion to market their products or services (Trybou et al., 2015). In the same vein, Homburg, Müller, and Klarmann (2011a) posited that customer loyalty is crucial in relating customers' attitudes towards business outcome of an organization.

Further, in the study of Kim (2009) on customer orientation of service employees in the full-service restaurant context showed that customer orientation of service employees has noteworthy implications on customers' favourable perception, customer satisfaction and repurchase intention. This is consistent with the view of

Hennig-Thurau (2004) who posited that customer orientation behaviour will enhance customer retention rate which enable the organizations to reduce cost in attracting new customers by maintaining the long-term relationship with their existing customers.

According to Yavas and Babakus (2010), customer orientation may lead the employees to handle the problems occurred in their jobs with calm and emotionally stable manner which will reduce the effects of conflicts in the organization. Furthermore, customer orientation may also lead the employees to find more creative and effective ways to serve their customers which will reduce job overload. In addition, customer orientation may encourage the employees to acquire more resources from the management in order to deliver better service to their customers. Undoubtedly, customer orientation behaviour of the employees will have significant impact on their job performance. However, according to Hamsan (2011), empirical studies examining the consequences of customer orientation on the attitudes, behaviours, and performance of the employees are relatively sparse. In view of those impacts, a more detailed investigation into the association between customer orientation and job performance of the financial planners is necessary.

2.6 The Influence of Customer Orientation Behaviour on Job Performance

According to the past literatures, the relationship between employee customer orientation and job performance has been examined by Saxe and Weitz as early as 1982 (Cross et al., 2007). Job performance is the amount of time and effort an employee devotes or spends to complete the jobs (Blickle et al., 2015; Pourbarkhordari et al., 2016). Further, Pourbarkhordari et al. (2016) posited that job performance also refers to the extra roles or contextual performance such as

discretionary behaviours performed by employees to improve the organizational business outcomes. In the study of Di Pietro, Pantano, and Di Virgilio (2014), the scholars defined job performance as a set of behaviours that are set according to the individual or organization goals. This set of behaviours is important to achieve the set up goals for individual and organization. That is the reason why each employee job performance in the organization is the key factor in organization's growth. Undoubtedly, individual job performance will influence organization overall performance (Curral, 2014; Zacher, Robinson, & Rosing, 2016). It also becomes the key variables in work and organizational psychology (Curral, 2014; Lim, Yeo, Cheah, & Ong, 2012). In addition, job performance differentiates on how well the employees perform their jobs (Johari & Yahya, 2016). Job performance is important factor that influence organizational growth as it has been included in the academic fields such as industrials and organizational psychology and human resource management (Johari & Yahya, 2016; Lim et al., 2012). Therefore, it can be concluded that job performance is one of the major determinants influencing the organization growth and success.

According to Yamazaki and Yoon (2016), job performance is measured mostly based on absolute value and relative judgment of the overall organization performance. An absolute value of performance normally depends on the result that can be objectively defined such as the volume of the sales or the productivity of the production (Bhatti, Battour, & Ismail, 2013). Accordingly, it is common that sales performance is measured based on sales quotas (Singh & Das, 2013). As such, Ali (2015) posited job performance as a transformation activity to measure organizational operation and production outcomes using traditional performance appraisal method such as sales volume outcomes. In a similar vein, Askew, Beisler, and Keel (2015) and Kell, Motowidlo, Martin, Stotts, and Moreno (2014) stated that job performance is often

judged in term of financial figures. The scholars further asserted that the combination of expected behaviours and task-related aspects are also part of variables used to assess job performance (Johari & Yahya, 2016). On the other hand, performance evaluation made by the relative judgment of the behavioural-related aspect is highly subjective because there is no specific measurement of the performance outcome (Kell et al., 2014). Nevertheless, Yakasai and Jan (2015) indicated that employees' job performance can be assessed through their behaviours such as role perception, skills, efforts, learning attitudes, and customer orientation. Regardless, job performance measurement either by absolute value or relative judgment will form the overall performance to a certain extent (Askew et al., 2015; Kell et al., 2014).

Related to this notion, Blickle et al. (2015) stated that job performance could be divided into two aspects. The first aspect is the behaviour and the second aspect is consequence. In a similar vein, Yamazaki and Yoon (2016) referred job performance as work outcome and job-relevant behaviour. Task performance such as quantity or quality of work done represents work outcomes, whereas, behavioural aspects which are useful in achieving task performance can be considered as job-relevant behaviour. In simple words, all the supports devoted to perform task-related matters can be defined as job-relevant behaviour.

Besides, job performance can also be related to the overall expected value of the employees' behaviours through a certain set period of time (Kell et al., 2014). In other words, job performance is the behaviours, activities, and what people do at work. This is the reason why an employee's behaviour is an important value to the organization. Besides, personality characteristics also have the direct impact on employees' job performance (Yakasai & Jan, 2015). With the similar view, Ali (2015) asserted that

job performance is the outcomes of the human behaviour which is important in evaluating the job effectiveness of the employees. Further, Iyer and Johlke (2015) stated that the employees' attitudes on understanding and willing to serve their customers are notably associated with their job performance outcomes. As a consequence, employee's behaviour could lead to a major distinguished result by affecting the performance of the employee and organization as a whole (Kell et al., 2014).

Undoubtedly, employees' behaviours are crucial in the service industry (Bowen, 2016). Employees play a major role in customer's perception of satisfaction and service quality (Boukis, Gounaris, Kostopoulos, & Kaminakis, 2015). This perception will lead to customers' satisfaction with the service provider's performance (Boukis et al., 2015; Bowen, 2016; Chopra, 2014). Customer-orientated employees are expected to strongly enhance the business performance of the service organizations by building a good relationship with their customers (Binz, Ferguson, Pieper, & Astrachan, 2017; Chen, 2015). In the same vein, according to the study by Varghese et al. (2017) on salesperson performance in financial service industry, customer orientation of the employees are very important to improve the business performance of an organization. On the other hand, Acar et al. (2013) recognized the importance of customer orientation behaviour by frontline employees especially in service organizations. The marketing concepts can be delivered through customer orientation behaviour during the interactions between frontline employees and customers, leading to enhanced service performance (Acar et al., 2013; Chang & Huang, 2011; Choi, Kim, Lee, & Lee, 2014).

In essence, the literature indicates that customer orientation behaviour plays a significant role in ensuring that one's job performance is accomplished. Accordingly, many scholars including Babakus et al. (2009), Keillor et al. (2000), Shu, Wei, and Peng (2019) as well as Yavas and Babakus (2010) asserted that there is a positive relationship between customer orientation behaviour of the salesperson and their sales performance. The scholars further added that customer orientation was an important predictor of job performance compare to other sales dimensions such as adaptability and service orientation (Keillor et al., 2000). Customer-orientated employees will put more effort on understanding and determining the needs of their customers in order to create repeats sales in the future. Eventually, this will help them to perform better in their jobs. This is supported by Grizzle et al. (2009), Wachner et al. (2009) and Johlke and Iyer (2017) who stated that past studies showed a positive relationship between customer orientation behaviour and job performance as well as customer satisfaction. Similarly, Homburg et al. (2011a) posited that customer orientation of the frontline employee is vital in the implementation of the marketing concept. The scholars further added that customer orientation affects the business outcomes positively in terms of employee performance, customer satisfaction, and customer trust. However, in a contradict view, Terho, Eggert, Haas, and Ulaga (2015) claimed that there is no relationship between employees' customer orientation behaviour and their job performance. According to Homburg et al. (2011b), there are inconsistent findings in the relationship between customer orientation behaviour and employees' job performance in the previous studies. This is due to the benefits of customer orientation may offset by its cost when the employees perform such behaviours in the interactions with their customers. Inconsistent findings on the relationship between

customer orientation and job performance have risen interesting and provocative questions on them thus warrant further investigation on this area (Javalgi et al., 2014).

In line with this, financial planning industry also needs to demonstrate customer orientation behaviour to strengthen the performance of financial planners ("The Global Practice of Financial Planning," 2015). To stay relevant in the business, financial planners need to build up the image that they are trustworthy and genuinely concerned about their customers' wellbeing (Humborstad & Perry, 2011). It is important for financial planners to develop trust with the customers before providing them with professional advices. By doing so, customer satisfaction and loyalty could be ascertained (Chih et al., 2009). As a consequence, it is important for a competent financial planner to have certain traits such as high character, common interest, value-added services, being prompt, and responsive. These are the traits of customer orientation behaviour which will lead to a better performance of the financial planners (Bindl & Parker, 2010). Therefore, financial planners are encouraged to perform customer orientation behaviour in order to meet customers' expectations which ultimately lead to increasing customers' satisfaction and uplift the performance of the planners (Hallman & Rosenbloom, 2015).

In fact, most of the financial planners realized the importance of building a good relationship with customers (Stock, 2016). This includes a good relationship even after the end of the transaction. Every successful practice insists on the financial planners to build a relationship with their customers. This is a major transformation from previous practice that only focusing on the relationship before and during the transaction (Johari & Hee, 2013). By building a relationship beyond transactional orientation, financial planners are actually building trust on their customers that will

be beneficial to the financial planners in the future. It is crucial for the financial planners to understand their customers' perspective if they want to build a better relationship with their customers (DeDonno & Demaree, 2008).

However, both Franke and Park (2006) and Wachner et al. (2009) posited that there is lack of obvious association between customer orientation behaviour and employee individual performance. They also added that there is a need to investigate this relationship but thus far get relatively little attention from researchers (Wachner et al., 2009). Hamsan (2011) also asserted that most of the past studies examined customer orientation in retail settings including industrial, residential real-estate, and SMEs salespersons to understand the effects of customer orientation on salespersons individual performance. However, there are scarce studies focusing on enhancing financial planners' job performance through customer orientation behaviour (Chen, Lyu, Li, Zhou, & Li, 2017). Therefore, a study on the influence of customer orientation behaviour on financial planners' job performance is a good area to focus on.

2.7 Proposed Theoretical Framework

The focuses of this study was the customer orientation behaviour of licensed financial planners. This study investigated the antecedents of customer orientation behaviour and its consequence. Figure 2.1 illustrates the proposed theoretical framework based on the literature reviews and research problems.

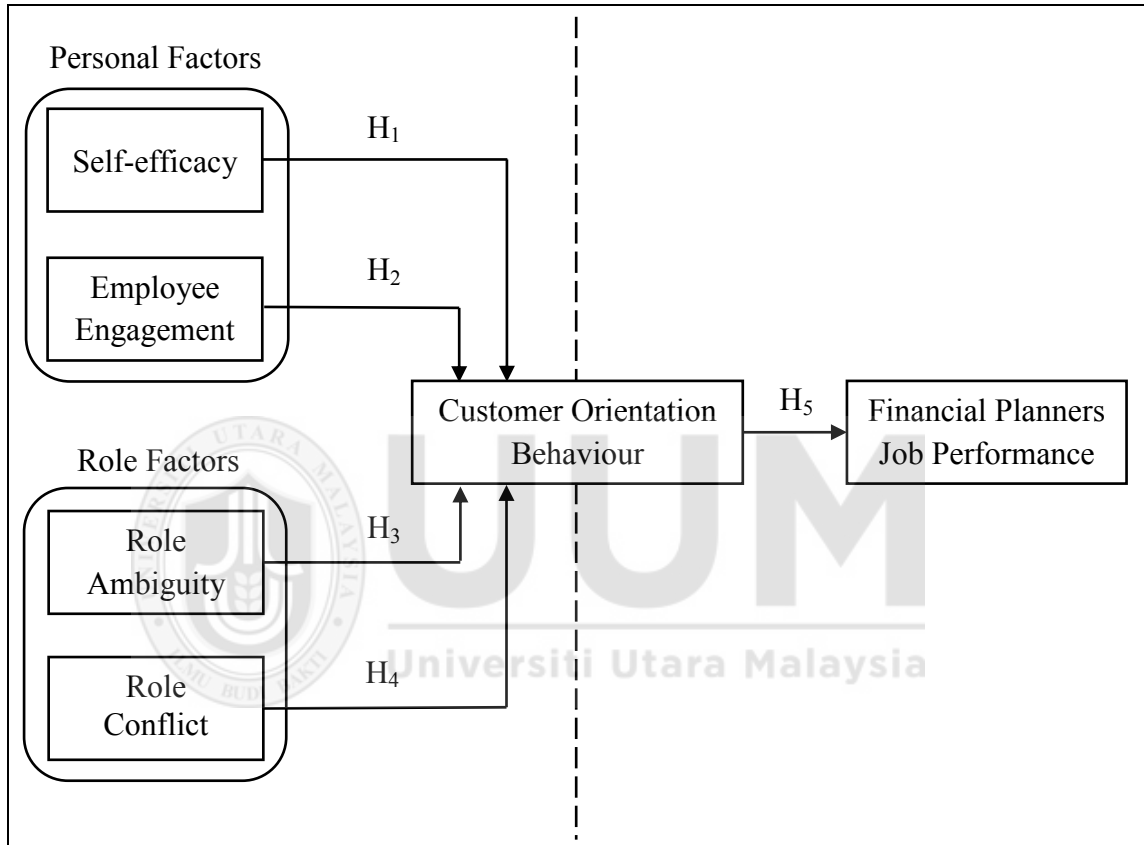


Figure 2.1: *Proposed Theoretical Framework*

In this study, customer orientation behaviour was conceptualized as contextual or behavioural performance. Accordingly, the first part of this framework represents the antecedents of customer orientation while the second part represents the impact of customer orientation on behavioural performance. There are two factors that represents the antecedents of customer orientation behaviour in this study which are personal factors and role factors. Personal factors covered on self-efficacy and employee engagement while role factors covered on role ambiguity and role conflict.

The framework of this study is derived from Job Demands-Resources (JD-R) theory. According to Schaufeli and Taris (2014), JD-R theory is a heuristic model which includes a well-defined set of resources, demands, mental states, and outcomes. JD-R theory underpins the specific propositions on the interaction between resources, demands, behaviours, and performance outcomes (Bakker & Demerouti, 2017).

According to JD-R theory, there are two sets of working conditions which consist of job resources and job demands. Job resources are aspects of the job that enable the employees to achieve work goals, help cope with job demands, and provide for personal growth (Zablah et al., 2012). Job resources referred to those physical, psychological, social, and organizational aspects of the job that may be functional in achieving work goals, reduce job demands and its associated costs as well as stimulate personal growth and development (Bakker & Demerouti, 2014; Balducci, Schaufeli, & Fraccaroli, 2011; Crawford et al., 2010; Demerouti & Bakker, 2011; Hakanen & Roodt, 2010; Korunka, Kubicek, Schaufeli, & Hoonakker, 2009; Martín, Salanova, & Peiró, 2007; Mauno, Kinnunen, & Ruokolainen, 2007; Schaufeli & Taris, 2014; Xanthopoulou, Bakker, Demerouti, & Schaufeli, 2007). Those job resources are functional in achieving work goals and may stimulate learning, development, and personal growth of the employees (Salanova et al., 2010). As such, job resources initiate a motivational process that may lead to work engagement and positive organizational outcomes including enhanced employees' job performance (Karatepe et al., 2019; Salanova et al., 2010).

On the other hand, job demands referred to the physical, social, and organizational aspects of the job that require sustained physical and mental effort which lead to certain physiological and psychological costs (Bakker & Demerouti, 2014; Balducci

et al., 2011; Crawford et al., 2010; Martín et al., 2007; Mauno et al., 2007; Prieto et al., 2008; Zablah et al., 2012). Job demands occur when there are high job pressure and emotionally demanding interactions with the customers. Job demands also happen when there are work-overload, role ambiguity, and role conflict (Babakus, Yavas, & Karatepe, 2008; Demerouti & Bakker, 2011; Hakanen & Roodt, 2010; Sardeshmukh, Sharma, & Golden, 2012). Those job demands have created adverse employee psychological outcomes such as anxiety, depressive symptoms, ill-health, and negative work-family spill-over which eventually affect the performance of the employees (Albrecht, 2012).

In fact, JD-R theory has been expanded by including the role of the individual in predicting the impact of job resources and job demands towards motivation and job performance. It can be used to predict the well-being and the behaviours of the employees as well (Bakker & Demerouti, 2017). Hakanen and Roodt (2010) further added that this theory is suitable in explaining the attitudes and behaviours of the employees at their workplace. In support to the related views, Bakker and Demerouti (2014) and Schaufeli and Taris (2014) asserted that JD-R theory can be applied to different working environment and can be tailored to much wider variety of job settings. Additionally, JD-R theory assumes a broad variety of work aspects to predict employees' well-being and job performance (Van Den Broeck et al., 2008).

Although job demands in JD-R theory is more focus on the negative aspects of the works, but this theory also adopts positive view in the job settings. In fact, JD-R theory not only sought to explain a negative psychological state but also its positive counterpart such as job engagement (Schaufeli & Taris, 2014). In the present study,

self-efficacy and employee engagement were selected to represent job resources on the basis of this framework.

However, employees are exposed to a variety of job demands including administrative hassles, work overload, and emotional conflict. Such job demands will cause an effect on the behavioural performance of the employees (Nahrgang, Morgeson, & Hofmann, 2011). In line with JD-R theory, both role ambiguity and role conflict are considered as job demands in this framework which will have an impact on the behavioural performance of the financial planners (Van Den Broeck et al., 2008). As highlighted by Babakus et al. (2008), role ambiguity and role conflict have been known as the most widely used indicators of job demands in JD-R theory.

Specifically, research grounded in the behavioural perspective has predominantly argued that customer orientation behaviour is the consequence of job resources (self-efficacy and employee engagement) and job demands (role ambiguity and role conflict) and a proximate determinant of performance outcomes of the employees (Zablah et al., 2012). Consistent with this proposition, job resources such as job engagement will increase customer orientation behaviour because the employees will put more focus on customer-need satisfaction as a way to attain the organizational goals. On the other hand, job demands such as job stress will decrease customer orientation behaviour because it interferes the employees from taking care of customer-need satisfaction (Zablah et al., 2012).

According to Bakker and Demerouti (2014), JD-R theory is widely used to predict the consequences of customer orientation behaviour on employees' job performance. JD-R theory offers a useful and integrative structure that can help guide further

research on customer orientation behaviour to explain the different understanding of the customer orientation behaviour phenomenon. JD-R theory also indicates that customer orientation behaviour is the proximate antecedent to the psychological outcomes of the financial planners' job performance (Zablah et al., 2012). From the perspective of JD-R theory, job resources and job demands will interact and produce a combined effect on customer orientation behaviour and ultimately influence job performance of the financial planners (Bakker & Demerouti, 2014; Zablah et al., 2012).

2.8 Hypotheses Development

The research hypotheses are developed from the main considerations regarding the relationship between personal factors, role factors, and customer orientation behaviour and how customer orientation behaviour influences job performance of financial planners.

As for personal factors, self-efficacy is an individual's judgment of his/her abilities to perform a job (Cherian & Jacob, 2013). Pimpakorn and Patterson (2010) posited that in order for employees to perform well, they need to have the confidence and skills. This is supported by Raub and Liao (2012) who asserted that self-efficacy is one of the factors that influence employee performance. Accordingly, Bindl and Parker (2010) found that self-efficacy had a positive relationship with customer orientation. In the same vein, Raub and Liao (2012) also demonstrated a positive relationship between self-efficacy and proactive customer service performance. Further, Bindl and Parker (2010) contended that employees with high self-efficacy do not rely on instruction but take the initiative to learn about their customers. Niu (2010) indicated that customers tend to show the favourable attitudes towards employees who possess

high self-efficacy. Besides, Chen et al. (2014) study also showed that self-efficacy was positively related to customer orientation behaviour which helped increase customer satisfaction. Therefore, we hypothesized that:

H₁: Self-efficacy is positively related to customer orientation behaviour

Accordingly, employee engagement is an approach to ensure that the employees are committed and loyal to the organization (Sultana, 2015). Organizations strive to achieve employee engagement because of the positive outcomes it brings such as increased commitment, loyalty, and enhanced job performance (Siyum, 2015; Sultana, 2015). The literature indicates that employee engagement is crucial in ensuring organizational success (Ali, 2015). Anitha (2014) indicated that employee engagement needs two ways communication between the employee and the management. The common goal of employee engagement is to maximize employee contribution by maximizing employee satisfaction (Jain, 2016). Engaged employees will focus on customers more in performing their duties (Siyum, 2015). Disengaged employees tend to waste their talent and effort performing the meaningless job (Anitha, 2014). In the related view, Obiageli et al. (2016) posited that engaged employees usually are more satisfied and perform better than disengaged employees. The scholars further added that the employees who implemented customer orientation behaviour in their services usually are more engaged to their jobs and organization. Accordingly, Anitha (2014) and Guchait, Zhao, Madera, Hua, and Okumus (2018) also concluded the positive relationship between employee engagement and individual performance based on the results of the past studies on the related issue. In the same vein, Mostafa (2019) and Shuck and Wollard (2010) asserted that employee

engagement was positively associated with customer orientation behaviour. Therefore, we hypothesized that:

H₂: Employee engagement is positively related to customer orientation behaviour

As for role factors, role ambiguity is one of the most examined variables in understanding employee behaviours (Coelho et al., 2011). Tang and Chang (2010) contended that employees who suffered role ambiguity tend to have inconsistent performance and are normally less motivated to perform their duties. Coelho et al. (2011) added that role ambiguity is one of the reasons behind high level of job stress of the employees. This is supported by Ang et al. (2014) and Ram et al. (2011) as they highlighted the significant and positive relationship between role ambiguity and job stress. Accordingly, Akgunduz (2015) asserted that role ambiguity causes dissatisfaction and low performance among employees. In light of this, Jiang et al. (2019) and Johlke and Iyer (2013) showed that role ambiguity was negatively associated with employee attitudes in serving their customers. Thus, it can be deduced that the greater the employees' role ambiguity, the lesser the initiative of the employees to serve their customers, resulting in a lower job performance outcome. As a result, Singh and Das (2013) revealed a negative relationship between role ambiguity and employees' customer orientation behaviour. Therefore, we hypothesized that:

H₃: Role ambiguity is negatively related to customer orientation behaviour

On the other hand, role conflict is postulated to increase employee stress in performing their duties (Arnold et al., 2009). Past studies found that role conflict negatively affected employees' attitudes and behaviours (Bande, Jaramillo,

Fernández-Ferrín, & Varela, 2019; Gilboa et al., 2008). Employee behavioural outcome are influenced by the level of role conflict facing by the employee (Arnold et al., 2009). Tang and Chang (2010) demonstrated that role conflict had a significant impact on employee performance. Kim et al. (2009) asserted that it is important to understand the role conflict faced by employees because it may negatively affect their attitudes towards customers. This is consistent with the past study by Arnold et al. (2009) where they insisted that role conflict has negative relationship with customer orientation behaviour. Therefore, we hypothesized that:

H₄: Role conflict is negatively related to customer orientation behaviour

Meanwhile, customer orientation is defined as employees' effort to meet customers' needs (Kwag & Kim, 2014). According to Altaf et al. (2011), it is important for the employees to fully understand customer's needs and wants before serving them. The scholar added that approachable and polite attitude is among the characters of customer-orientated employees. Organizations have invested heavily in training their employees to be customer-oriented when serving their customers (Kim, 2009). Customer orientation behaviour has been found to have a positive impact on job performance (Kim, 2009). This is supported by previous study of Kwag and Kim (2014) and Yoo et al. (2019) where they highlighted the positive relationship between customer orientation and job performance. Sohi (2016) proposed that organizations which demonstrate customer orientation will receive extra advantages in the service industry. Korschun et al. (2014) added that customers often view the interactions between the customers and employees as part of the service offered. They further specified that there is a significant relationship between customer orientation and job performance. The study of Varghese et al. (2015) also provided evidence that customer orientation behaviour is positively related to salesperson's job performance.

In addition, both Yakasai and Jan (2015) and Chang and Huang (2011) also confirmed that there is a positive relationship between customer orientation and job performance. Therefore, we hypothesized that:

H₅: Customer orientation behaviour is positively related to job performance

2.9 Summary

The literature review has provided a basis for building a research model that can be used to examine the influence of personal and role factors on customer orientation behaviour which impact the job performance of the financial planners in Malaysia.

However, not many studies have been conducted on the influence of the antecedents on customer orientation behaviour and its effect on professional individual performance simultaneously. Such study is warranted because the lack of integration of antecedent and consequence of customer orientation behaviour in a single research has led to inconsistent findings in the past studies. Besides, the financial planning firms tend to know the impact on the performance of their financial planners after improving the customer orientation behaviour of their planners.

Despite many studies conducted on financial planning, customer orientation, and job performance, more research is needed for further validation. Further, there are still uncertainties regarding customer orientation behaviour of the financial planners in Malaysia. Therefore, this study will fill up the theoretical and practical gaps on customer orientation behaviour issue.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Chapter three covers the methodology used in this study. It also discusses the research design, operationalization of variables, measurements, population and sample of the study, sampling technique, and data collection process. Amongst others, it also includes the result of the pilot test conducted for this study. Lastly, this chapter concludes with a discussion of the statistical techniques used to analyse the data.

3.2 Research Design

This study was correlational in nature. Its purpose was to provide an understanding of customer orientation behaviour among financial planners in Malaysia. To achieve this, a quantitative research approach was used (Nyanga et al., 2012). This approach was chosen because its result can be generalized and it could minimize the subjectivity of the researcher's judgment.

This study was also cross-sectional where data was gathered only once to answer the research questions. A survey method was used in this study. According to Kerlinger (1973), in order to obtain personal and social facts, beliefs, and attitudes of the participants, survey research is the best method. Individual licensed financial planners in Malaysia were the unit of analysis for the present study. Each licensed financial planners was treated as an individual data source in this study.

3.3 Operationalization of Variables

The data of this study was generated from the participants to measure the licensed financial planners' job performance. It is common to use respondents-generated performance measures in the marketing research (Homburg et al., 2011b).

In this study, customer orientation behaviour (COB) was operationalized as an understanding of the customers' needs and desires that can help to provide solutions for the customers (Chien & Hung, 2008). Financial planners usually help customers to solve their financial problems by understanding their needs first. Customer orientation behaviour relates to the application of marketing concepts in assisting customers to make the best financial decisions in order to fulfil their needs (Boles, Babin, Brashear, & Brooks, 2001).

Accordingly, predecessor factors that might influence the licensed financial planners to perform customer orientation behaviour will be divided into personal factors and role factors. Personal factors in this study consisted of self-efficacy (SE) and employee engagement (EE). Self-efficacy was operationalized as licensed financial planners' broad and stable sense of competences to deal effectively with a variety of stressful situations (Schwarzer, Bäßler, Kwiatek, Schröder, & Zhang, 1997). As for employee engagement, it was operationalized as a sense of responsibility for and commitment to a performance domain by the licensed financial planners (Chang, 2016).

On the other hand, role ambiguity (RA) and role conflict (RC) are the main concentration in the role factors. Role ambiguity was operationalized as the extent of lack of clarity and certainty associated with the roles of the jobs taken by the licensed

financial planners (Flaherty et al., 1999). While role conflict was defined as a situation when received inconsistent and incompatible requests from two or more groups. Role conflict occurred when licensed financial planners received inconsistent requests from two or more parties such as the employers and customers (Flaherty et al., 1999).

In this study, financial planner's job performance (JP) was measured through subjective measures. The licensed financial planners were asked to compare themselves with other financial planners by rating themselves on their abilities to show better job performance, a better relationship with their customers, having knowledge on the services rendered to their customers, and having an understanding of their customers' expectations of them (Karatepe & Uludag, 2008).

Table 3.1 summarizes the variables, operational definition, and the total number of items used to measure the variables.

Table 3.1

Summary of variables, operational definition and total number of items

Variable	Operational Definition	Source (Adapted from)	Number of items
Customer orientation behaviour	An understanding of customers' needs and desires that can help to provide solutions for the customers.	Chien & Hung (2008)	12
Self-efficacy	A broad and stable sense of personal competence to deal effectively with a variety of stressful situations.	Schwarzer, Bäßler, Kwiatek, Schröder, & Zhang (1997)	10

Table 3.1 (Cont'd)

Summary of variables, operational definition and total number of items

Variable	Operational Definition	Source (Adapted from)	Number of items
Employee engagement	A sense of responsibility for and commitment to a performance domain.	Chang (2016)	4
Role ambiguity	The extent of lack of clarity and certainty associated with the roles of the jobs given.	Flaherty, Dahlstrom, & Skinner (1999)	6
Role conflict	A situation when received inconsistent and incompatible requests from two or more groups.	Flaherty, Dahlstrom, & Skinner (1999)	8
Job performance	The level of productivity of an individual employee, relative to his or her peers, on several job-related behaviours and outcomes.	Karatepe & Uludag (2008)	5

3.4 Measurements

All the variables included in this study were measured using multiple items which had been used in previous researches with the exemption of demographic factors, income and sales target achievement. However, the items were rephrased and modified to fit the local context. All items were measured on a five-point Likert scale (Ackfeldt & Coote, 2005; Ingram, Lee, & Lucas, 1991) to certify constancy and evade misperception among the participants. The five-point responses are measurement on a scale ranging from „1“ for “strongly disagree” to „5“ for “strongly agree”.

Customer orientation behaviour was defined as the behaviours exhibited by the financial planners to understand the needs of their customers in order to assist them

attaining their goals which will help to satisfy their needs (Johari & Hee, 2013). Twelve items adapted from Chien and Hung's (2008) study were used. This scale is empirically validated and shows sufficient reliability and validity to capture the construct without any information loss (Schwepker, 2003). Chien and Hung (2008) reported an alpha value of 0.90 for this construct in their study, indicating sufficient reliability of the instrument. Table 3.2.1 shows the items used to measure customer orientation behaviour.

Table 3.2.1
Items for Customer Orientation Behaviour Measurement

Code	Item Description	Source (Adapted from)
COB1	I would try to help the customers to achieve their financial goals.	Chien & Hung (2008)
COB2	I would try to achieve my goals by satisfying the customers.	
COB3	A good financial planner always put customers' best interest first.	
COB4	I would try to get the customers to discuss their needs with me.	
COB5	I would try to influence the customers by information rather than by pressure.	
COB6	I would offer the financial products that are best suited to the customers' needs.	
COB7	I would try to find out what kind of financial products would be the most helpful to the customers.	
COB8	I would answer the customers' questions about the financial products as correctly as I can.	
COB9	I would try to bring the customers' problems together with the financial products that can help them solve those problems.	
COB10	I am willing to disagree with the customers in order to help them make a better decision.	
COB11	I would try to give the customers accurate expectations of what the financial products will do for them.	
COB12	I try to figure out what the customers' needs are.	

As for self-efficacy, the items selected were derived from Schwarzer et al.'s (1997) study. Schwarzer et al. (1997) reported the Cronbach's alpha for self-efficacy

construct within range from 0.75 to 0.90. In this study, ten items were used to measure self-efficacy. This scale is not only parsimonious and reliable, it has also proved to be valid in terms of convergent and discriminant validity (Schwarzer et al., 1997). Table 3.2.2 shows the items to measure self-efficacy in this study.

Table 3.2.2
Items for Self-efficacy Measurement

Code	Item Description	Source (Adapted from)
SE1	I always manage to solve difficult issues of the customers if I try hard enough.	Schwarzer, Bäßler, Kwiatek, Schröder, & Zhang (1997)
SE2	If the customers opposes me, I can find means and ways to get what I want.	
SE3	It is easy for me to stick to my aims and accomplish my goals by helping the customers.	
SE4	I am confident that I could deal efficiently with unexpected events raised by the customers.	
SE5	Thanks to my resourcefulness, I know how to handle unforeseen situations when dealing with the customers.	
SE6	I can solve most problems if I invest the necessary effort to serve the customers.	
SE7	I can remain calm when facing difficulties because I can rely on my coping abilities when dealing with the customers.	
SE8	When I am confronted with the problem(s) of the customers, I can usually find several solutions to help them.	
SE9	If I am in a problematical situation with the customers, I can usually think of something to do.	
SE10	No matter what problems are raised by the customers, I'm usually able to handle them.	

The items to measure employee engagement were derived from Chang (2016), who reported a reliability value of 0.801. Employee engagement was assessed by a four-item scale. Those items assessed the extent of responsibility and commitment of the licensed financial planners towards their jobs. Prior research has provided evidence

for the convergent validity of this scale (Britt, Castro, & Adler, 2005). The items are shown in Table 3.2.3.

Table 3.2.3
Items for Employee Engagement Measurement

Code	Item Description	Source (Adapted from)
EE1	I feel responsible for my job performance.	Chang (2016)
EE2	I am committed to my jobs.	
EE3	How well I do in my jobs matter a great deal to me.	
EE4	How I do in my jobs influence how I feel.	

Both role ambiguity and role conflict measurements were derived from Flaherty et al. (1999) who reported Cronbach's alpha of 0.72 and 0.71 respectively. Role ambiguity scale consisted of six items that focused on the extent of lack of clarity and certainty associated with the roles as licensed financial planners. Role conflict scale consisted of eight items that focused on the degree to which licensed financial planners receive inconsistent and incompatible requests from two or more groups. Table 3.2.4 and Table 3.2.5 show the items to measure role ambiguity and role conflict respectively.

Table 3.2.4
Items for Role Ambiguity Measurement

Code	Item Description	Source (Adapted from)
RA1	I feel uncertain about how much authority I have in my jobs.	Flaherty, Dahlstrom, & Skinner (1999)
RA2	Clear, planned goals and objectives do not exist in my jobs.	
RA3	I know that I have divided my time properly while performing the tasks connected with my jobs. (r)	
RA4	I'm not sure what my responsibilities are in my jobs.	
RA5	I receive clear explanations of what has to be done in my jobs. (r)	
RA6	I know exactly what is expected of me in my jobs. (r)	

* r = reversely coded item

Table 3.2.5
Items for Role Conflict Measurement

Code	Item Description	Source (Adapted from)
RC1	I perform the jobs that are likely to be accepted by one and not accepted by others.	Flaherty, Dahlstrom, & Skinner (1999)
RC2	I have to perform my jobs differently from what are supposed to be done.	
RC3	I seldom receive the jobs without the resources to complete them. (r)	
RC4	I usually do not have to break the rules or policies in order to carry out my jobs. (r)	
RC5	I usually receive the jobs without adequate resources and materials to execute them.	
RC6	I work with two or more groups who operate quite similarly. (r)	
RC7	I seldom receive incompatible requests from two or more people. (r)	
RC8	I work on unnecessary things.	

* r = reversely coded item

In essence, financial planner's job performance was defined as the achievement of some condition that reflects one or more outcomes of the behaviours (Hallman & Rosenbloom, 2015). A self-reported measure was used to assess job performance. Although self-reported measures of performance have been argued to involve bias, some scholars contend that self-reported measures of performance principally produce a similar result to the objective data as it does not inflate the correlations with the predictor variables (Cross et al., 2007; Karatepe & Uludag, 2008). Johnson, Friend, and Agrawal (2016) showed that self-report was equally valid as reported by supervisors and peers. Other scholars have also pointed out that the participants have more composite knowledge of their own performance than their supervisors (Behrman & Perreault, 1982).

In this study, subjective performance measure was used to measure the licensed financial planners' job performance. Since the licensed financial planners worked at

several different financial firms, a self-reported measure could be more valid than objective assessments due to the differences on the performance indicators of the financial firms (Babin & Boles, 1996). Moreover, since objective data were not available, the possibility of conducting comparisons across financial firms in a meaningful manner was limited. In addition, this study adopted subjective performance measure because it is not a short-term performance measure (Johnson et al., 2016). Also, because the measure did not involve any confidential information of the financial firms, a subjective measure would be more convenient for the participants to answer (Behrman & Perreault, 1982).

This study adapted the subjective measure of five items scale derived from Karatepe and Uludag (2008). A Cronbach's alpha of 0.77 was obtained from this construct. The measure includes the financial planners' abilities to perform better in their job performance, to maintain better relationship with their customers, to be more knowledgeable in serving their customers, and to be more understanding on their customers' expectation as compare to other planners. The items are shown in Table 3.2.6.

Table 3.2.6
Items for Job Performance Measurement

Code	Item Description	Source (Adapted from)
JP1	I am a top performer in my firm.	Karatepe & Uludag (2008)
JP2	I am in the top 10% of financial planners in my firm.	
JP3	I get along better with customers than other financial planners.	
JP4	I know more about services delivered to customers than other financial planners.	
JP5	I know what my customers expect better than other financial planners.	

3.5 Sample Size

The population for this study was licensed financial planners who worked with registered financial planning firms in Peninsular Malaysia. The financial planners who were not attached to any financial planning firms were not approached. According to the Securities Commission Malaysia's website, as at 30th June 2018, there were 40 financial planning firms registered under Securities Commission Malaysia and a total of 829 licensed financial planners were attached to those firms.

Due to financial and time constrain, the participants were randomly sampled from the population list of 829 licensed financial planners. Following Roscoe's rule of thumb (1975), the researcher multiplied the number of variables in the study by 10 to determine the sample size. Since this study had six variables, the sample size needed was 60. However, Alreck and Settle (1995) mentioned in their study that the minimum sample needed is 10% of the parent population. Since the parent population was 829, at least 83 participants should be selected. Besides, Roscoe (1975) also suggested that a sample between 30 and 500 should be sufficient in most circumstances. In order to confirm the minimum required sample size, a reliable software, G*Power, was used. By producing significant hypotheses testing at 95% confidence level, the software computed sample size of 129.

The average response rate in a traditional mail survey in Malaysia is relatively low. The low response rate was evidenced by Mohd Mokhtar, Yusoff, and Ahmad (2014) who achieved 28% response rate, Abd Aziz and Mahmood (2011) who obtained 20.2%, Abdul Aziz, Senik, Foong, Ong, and Attan (2017) who received 13.9%, and Mohd Amir, Nik Ahmad, and Mohamad (2010) who indicated 12% response rate. Based on the previous record of the Department of Statistics Malaysia (Jaafar, 2012),

the response rate for traditional mail questionnaire in Malaysia is 20%. Thus, to handle an unforeseen low response rate, a total of $129/20\% = 645$ questionnaires were distributed.

3.6 Sampling Technique

Sample size and sampling technique are the elements that can affect the representativeness of the sample to its population. An appropriate choice of sampling technique is important to make inferences on the population under study. Sampling can be divided into two main categories which are probability or representative sampling and non-probability sampling (Saunders, Lewis, & Thornhill, 2016). In order to ensure sample representativeness and generalizability, each participant should have an equal chance of getting sampled. So, this study employed probability sampling. There are four types of probability sampling techniques which are simple random sampling, systematic sampling, stratified random sampling, and cluster sampling.

According to the Securities Commission Malaysia, financial planning firms tend to be geographically concentrated around Selangor and Kuala Lumpur, making stratified sampling and cluster sampling unfit as our sampling technique (Saunders et al., 2016). Since the complete list of licensed financial planners could be obtained from the Securities Commission Malaysia database, simple random sampling was more suitable to be employed. According to Munizzo and Musial (2010), simple random sampling best suit in a situation where the population frame is small and the population is fairly homogeneous for the characteristic of interest. This is in line with the population of this study. Besides, according to Saunders et al. (2016), simple random and systematic random sampling is considered similar and has no difference

over one another, except that systematic sampling would yield a complicated sampling fraction. In this study, since the sampling ratio was $645/829 \times 100\% = 77.80\%$, which is not a round percentage and the number of financial planners in each firm was unequal, such complicated sampling fraction might cause unequal sampling chances and the possibility of systematic biases (Sekaran & Bougie, 2016). In contrast to systematic sampling, simple random sampling technique allows subject selection at a known and equal probability (Sekaran & Bougie, 2016). Thus, this study employed simple random sampling for an unbiased sampling procedure.

In applying the simple random sampling technique, all licensed financial planners were being listed alphabetically by using Microsoft Excel. From the data list, one extra column has been created and Microsoft Excel function, RAND, has been used to generate the random value for each financial planners. After the random values were generated, the data set was sorted based on the random values generated from lowest to highest accordingly. To select the participants, the top 645 participants represented by the random values were chosen from the data set as a random sampling of overall participants.

3.7 Data Collection Process

The data were collected by using questionnaire from licensed financial planners working in various financial planning firms in Peninsular Malaysia. The questionnaires were posted to the registered financial planning firms in Malaysia. A pre-stamped and addressed envelope was enclosed together with the hardcopy questionnaire to make it easier for the participants to return the completed questionnaire to the researcher. A cover letter was also attached to the questionnaire. The cover letter assured the participants that all the information provided in the

questionnaire was strictly used for research purpose only. Furthermore, their identity would be kept anonymous and all the information gathered would be kept private and confidential.

Two weeks were given to the participants to complete and return the questionnaire while another two weeks were allocated for the postal process. For financial planning firms that haven't returned the questionnaire, follow-up phone call were made to the firms' representative to remind them for the data collection. Another two weeks' time was provided for the questionnaire completion and postal process respectively, any questionnaire that was not collected two weeks from that date was considered unwilling to response from the participants.

The questionnaire had two sections which are Section A and Section B. Section A consists of the measurements on customer orientation behaviour (COB), self-efficacy (SE), employee engagement (EE), role ambiguity (RA), role conflict (RC), and job performance (JP). Section B consists of participants' demographics profile, background, and experience (see Appendix A for the final version of the questionnaire). Microsoft Excel 2010 was used to record, process, and sort the raw questionnaires data input before proceeding to the data analysis.

3.8 Pretesting and Pilot Study

Pretesting was conducted to ensure the clarity of the questions in the questionnaire. It meant to detect any problems that may arise in the actual data collection process. It usually involves a small set of participants. As for this study, one lecturer and two practitioners were selected in the pretesting process. The lecturer selected is the Northern University of Malaysia business school lecturer while the practitioners

selected are the financial planners who are practising in Malaysia. All the comments from the lecturer and practitioners were positive, so the pilot study was conducted without any changes to the questionnaire.

After pretesting was conducted, a pilot test was carried out on a sample of 35 participants. The number of participants between 24 and 36 is recommended for a pilot test as the purpose of this test is for preliminary survey only (Johanson & Brooks, 2010). The financial planners who are practising in Malaysia have been selected as the participants of pilot test in this study. During the pilot study, the researcher accompanied the participants to answer the questionnaire to discover any difficulties in understanding the questionnaire and to check on the ease of completion. The data collected from the pilot study was used to test the reliability of each instrument.

According to Crutzen and Peters (2017), a Cronbach's alpha reliability coefficient is the measure commonly used to test the reliability of the instrument. A value greater or equal to 0.9 is considered excellent; a value ranges within 0.8 is considered good while a value ranges within 0.7 is considered acceptable. A value ranging within 0.6 is considered questionable, and a value within 0.5 or lower is considered poor. In this study, the Cronbach's alpha value for all the variables ranged from 0.829 to 0.905, indicating good reliability. Hence, all the items have been remained in this study. Table 3.3 shows the summarized reliability coefficient for multiple items in the pilot study.

Table 3.3
Reliability coefficient for multiple items in pilot study (n=35)

Variable	Number of items	Alpha (α)
Customer orientation behaviour	12	.905
Self-efficacy	10	.902
Employee engagement	4	.829
Role ambiguity	6	.877
Role conflict	8	.886
Job performance	5	.892

In conducting a pilot study, the researcher was able to recognize several problems such as the participants' understanding of the items, time taken to complete the questionnaire and the reliability of the content (Hair, Money, Samouel, & Page, 2007). If the participants took more than 15 minutes to complete the questionnaire, there might be some confusion in understanding the questions. In this study, all participants completed the questionnaire within the time frame without any difficulties. Therefore, the questionnaires were distributed without any changes. Please refer to Appendix B for the pilot study result.

3.9 Data Analysis

The IBM Statistical Package for Social Science (SPSS) is popular and commonly used statistical analysis software in the field of social sciences researches. SPSS is preferred for its versatility in conducting various types of analyses. In this study, SPSS version 25 was used for several data analyses, such as preliminary data screening on the descriptive statistics and demographic analysis, test for significant differences, exploratory factor analysis to test on the validity of the measurement, correlation analysis to test the relationship between antecedent variables-COB and COB-consequence variable, and regression analysis to test the influence between antecedent variables-COB and COB-consequence variable.

3.9.1 Descriptive Statistics Analysis

Descriptive statistics analysis entails participants' profile and demographic background of the participants which will be presented by summing up the data and coming up in the form of graphics with quantitative descriptions. This analysis aims to provide a general view of the participants' input. Descriptive statistics make it easier to interpret and promote a better understanding of the data based on the participants' demographical information such as gender, ethnicity, age, educational level, experience, and income. The value of the mean and standard deviation in the descriptive statistics on the variables provides an insight into the central tendency of and spread of the responses of licensed financial planners in Malaysia.

3.9.2 Test for Significant Differences

T-test was used to examine whether there is a statistically significant difference in the mean scores for two groups of variables while one way analysis of variance

(ANOVA) was used to examine the significant mean differences for more than two groups of variables.

In this study, T-test and ANOVA were used to test for significant differences in customer orientation behaviour level between groups for demographic data with two categorical groups and more than two categorical groups respectively. A t-test was employed for testing the difference between gender category while ANOVA was used to test for ethnicity, age, education level, financial planning experience, and income categories.

3.9.3 Factor Analysis for Measurement Validation

There are two commonly used factor analysis techniques, which are Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). Generally, EFA's exploratory nature allows researchers to examine the relationship between variables and also to evaluate the validity of the measurement construct (Williams, Onsman, & Brown, 2010). EFA tries to uncover complex patterns by exploring the data set and testing predictions. On the other hand, CFA attempts to confirm hypotheses and uses path analysis diagrams to represent variables and factors. Besides, CFA is also applied to test on a proposed theory or model (Williams et al., 2010).

In addition to Cronbach's alpha to check for internal reliability of each variable, this study employed EFA to validate the research instrument. EFA is one of the popular methods to determine the underlying structure among a set of instrument items (Hair, Black, Babin, & Anderson, 2010; Sarstedt & Mooi, 2014). EFA can be useful for refining measures, evaluating construct validity, and in some cases testing hypotheses. In this notion, according to Williams et al. (2010), EFA is also used to detect and

assess unidimensionality of the measurement construct. Since all the variables (COB, SE, EE, RA, RC, JP) were unidimensional before adapted into this study, it was important to assess whether the items in each instrument contribute to only one dimension by applying EFA in this study.

3.9.4 Correlation Analysis

Pearson correlation analysis was employed to determine the existence, nature, and the degree of the relationship between two variables. The relationship between antecedent factors (self-efficacy, employee engagement, role ambiguity, role conflict) and customer orientation behaviour as well as the correlation between customer orientation behaviour and consequence variable (job performance) was examined.

The Pearson correlation coefficient ranges from +1.00 to -1.00, with (positive or negative) 1.00 stands for perfect correlation between two variables while 0.00 indicates no link between the two variables. The higher the coefficient from 0.00 to 1.00 (on either side) indicates a stronger association between the two variables. A positive coefficient indicates that the two variables move in the same direction, as variable X increases, so does variable Y. A negative coefficient indicates a reciprocal movement, as variable X increases, variable Y decreases, and vice versa. Table 3.4 summarizes the rule of thumb for the Pearson correlation coefficient.

Table 3.4
Pearson Correlation Coefficient Scale

Range of Coefficient	Strength Indication
± 0.81 to ± 1.00	Very Strong to Perfect Relationship
± 0.61 to ± 0.80	Strong
± 0.41 to ± 0.60	Moderate
± 0.21 to ± 0.40	Weak
± 0.00 to ± 0.20	Very Weak to No Relationship

Source: Hair, Bush, and Ortinau (2003)

3.9.5 Regression Analysis for Hypotheses Testing

Regression analysis was utilized to explore the relationship between the independent variable(s) and the dependent variable. Regression analysis was used to obtain a statistical measurement on the linear relationship between the independent variable(s) and the dependent variable, hence, determining the causal relationship between the variables. Regression analysis is one of the most frequently used tools in market research (Sarstedt & Mooi, 2014).

Regression analysis can be categorized into linear regression analysis and multiple regression analysis. The main focus of linear regression is analyse the relationship between a dependent variable and one independent variable and formulates the linear relation equation between dependent and independent variable. On the other hand, regression models with one dependent variable and more than one independent variables are regarded as multiple regression.

In this research, both linear and multiple regression analysis was applied in order to test all the hypotheses (H_1 , H_2 , H_3 , H_4 , and H_5). Prior to the actual regression analysis, the basic assumptions of regression analysis such as normality, linearity and homoscedasticity, autocorrelation, multicollinearity, and outliers are checked (Hair et al., 2010; Tabachnik & Fidell, 2007). Since there were two parts of the theoretical relationship of customer orientation behaviour which are the antecedents of COB and the consequence of COB, so the hypotheses testing were conducted separately. To test the influence of four antecedent variables (SE, EE, RA, RC) on COB (H_1 , H_2 , H_3 , H_4), multiple regression analyses were conducted. Meanwhile, to test the COB-JP link (H_5), a separate linear regression analysis was performed. The result of the regression analyses is presented and discussed in Chapter Four.

3.10 Summary

This chapter discussed the methodology of the present study. Methodological topics including research design, operationalization of variables, measurements, population and sample size, sampling technique, data collection, pretesting, pilot test, and data analysis techniques were elaborated in this study.

This study is a quantitative research which used questionnaire to gather data and the data was analyzed using SPSS. Licensed financial planners are the primary target participants of the present study. Reliability and validity of the measurements has been explicated in this study. A pilot study was carried out to ensure the reliability of the instrument used. In addition, descriptive statistics analysis, t-test, ANOVA, EFA, Pearson correlation analysis, and regression analysis were also discussed and performed in the present study. The analyses and findings are presented in the next chapter.

CHAPTER FOUR

DATA ANALYSIS AND RESULTS

4.1 Introduction

This chapter includes all the data analysis findings, results, and interpretations. Firstly, an overview of the data collected is described. Secondly, the demographic profile of the participants is analysed and reported. Then, the goodness of the measurement is highlighted. Lastly, the results of the correlation analysis and regression analysis for hypotheses testing are presented.

4.2 Data Collected

As previously stated in section 3.6 of this study, 645 participants were selected from a list of financial planners obtained from the website of the Securities Commission Malaysia. Before data collection, approval was obtained from the management of financial planning firms. Questionnaires were mailed to the financial planning firms for the selected financial planners with the researcher's own addressed returned envelope.

4.2.1 Survey Response Rate

The minimum required sample size for hypotheses testing was 129 valid responses in this study. Of 645 questionnaires sent out, 180 were returned. However, 24 questionnaires were incomplete or unusable, yielding a valid response rate of 24.19% (i.e., 156 responses).

The Department of Statistics Malaysia reported a response rate of 20% in a traditional mail questionnaire design (Jaafar, 2012). As the response rate of 24.19% achieved by

this study is deemed to be better than the average response rate of 18.52% yielded averagely by Mohd Mokhtar et al. (2014) 28%; Abd Aziz and Mahmood (2011) 20.2%; Abdul Aziz et al. (2017) 13.9% and Mohd Amir et al. (2010) 12% as reported in Section 3.5 and 20% as of Department of Statistics Malaysia (Jaafar, 2012), hence it can be concluded that the response rate obtained in this study (24.19%) is acceptable for further analysis.

To validate further the response rate, possible missing values will be searched during data entry. No missing values were found. Hence, 156 data was deemed to be valid data and used for the final analysis.

4.2.2 Test of Non-Response Bias

To check for non-response bias in the participants' characteristics, the responses were divided into two groups: the first 80% responses (participants #1 to #125) were classified as early participants while the remaining 20% (participants #126 to #156) were classified as late participants (Armstrong & Overton, 1977; Flaherty et al., 1999; Wu, Mahajan, & Balasubramanian, 2003). Then, an independent t-test was conducted to determine any differences between the two groups. Table 4.1 displays the result.

Table 4.1

T-test Comparison between Early and Late Participants' Characteristics

Categories	Early/Late Response	n	Mean	t-test for Equality of Means	
				t-value	sig.
Gender	Early	125	1.37	-1.181	0.239
	Late	31	1.48		
Ethnicity	Early	125	1.90	0.008	0.994
	Late	31	1.90		
Age	Early	125	4.26	-0.399	0.690
	Late	31	4.42		
Education Level	Early	125	3.06	0.257	0.798
	Late	31	3.03		
Financial Planning Experience	Early	125	2.10	-0.234	0.816
	Late	31	2.16		
Monthly Income	Early	125	4.30	-0.155	0.877
	Late	31	4.35		

Table 4.1 shows that the p-values of all the categories were above 0.05; thus, it can be concluded that non-response bias did not exist in this study (Pallant, 2016).

4.3 Demographic Analysis

This section reports the demographics of the participants involved in this study in terms of gender, ethnicity, age, education level, financial planning experience, and monthly income. A summary of the demographic analysis is shown in Table 4.2.

Table 4.2

Demographic Analysis of Participants' Characteristics (n=156)

Variable	Demographic Characteristics	Frequency	Percent
GENDER	Male	95	60.9
	Female	61	39.1
	Total	156	100.0
ETHNICITY	Malay	26	16.7
	Chinese	122	78.2
	Indian	8	5.1
	Total	156	100.0
AGE	21 - 25 years old	6	3.9
	26 - 30 years old	23	14.7
	31 - 35 years old	36	23.1
	36 - 40 years old	33	21.2
	41 - 45 years old	17	10.9
	46 - 50 years old	18	11.5
	51 - 55 years old	8	5.1
	56 - 60 years old	7	4.5
	Over 60 years old	8	5.1
	Total	156	100.0
EDUCATION LEVEL	SPM	3	1.9
	Diploma	14	9.0
	Bachelor's Degree	112	71.8
	Master Degree	25	16.0
	Doctorate Degree	2	1.3
	Total	156	100.0
FINANCIAL PLANNING EXPERIENCE	1 - 5 years	64	41.0
	6 - 10 years	43	27.6
	11 - 15 years	26	16.7
	16 - 20 years	13	8.3
	> 20 years	10	6.4
	Total	156	100.0
MONTHLY INCOME	< RM 2,000	6	3.8
	RM 2,000 - RM 3,999	22	14.1
	RM 4,000 - RM 5,999	27	17.3
	RM 6,000 - RM 7,999	24	15.4
	RM 8,000 - RM 9,999	16	10.3
	≥ RM 10,000	61	39.1
	Total	156	100.0

As shown in Table 4.2, the gender breakdown has shown that there were more male participants (60.9%) as compared to female participants (39.1%) in this study. On

ethnicity, the majority of the participants were Chinese (78.2%) as opposed to Malays (16.7%) and Indians (5.1%). Besides, the majority of the participants (62.9%) were 40 years old and below, 22.4% of them between 41 and 50 years old, and the rest 51 years old and above (14.7%).

On educational background, the majority of the participants (98.1%) possessed higher education above SPM level and only 1.9% participants possessed SPM certification. On involvement in the financial industry, most of the participants (68.6%) had less than 10 years of experience in financial planning industry, while the remaining participants (31.4%) had more than 10 years experiences on this related field. On income, 39.1% of the participants earned RM10,000 and above per month, while average monthly income between RM2,000 to RM9,999 comprises of 57.1% of the participants. Only 6 participants (3.8%) earned below RM2,000 per month in this study.

4.4 Validity and Reliability of Measurements

As mentioned previously in Chapter 3, the items used to measure the variables in this study were adapted from previous literatures. Even though the items had been tested and confirmed to be unidimensional (Chang, 2016; Chien & Hung, 2008; Flaherty et al., 1999; Karatepe & Uludag, 2008; Schwarzer et al., 1997), it is necessary to re-examine the items and constructs to check for their applicability to the Malaysian context.

Exploratory factor analysis is commonly used to discover the underlying structure of the investigated items (Hair et al., 2010; Sarstedt & Mooi, 2014). Such analysis was used to validate the measurements by examining separately all the items in each

construct, i.e. twelve items in customer orientation behaviour (COB), ten items in self-efficacy (SE), four items in employee engagement (EE), six items in role ambiguity (RA), eight items in role conflict (RC), and five items in job performance (JP).

4.4.1 Exploratory Factor Analysis

Exploratory factor analysis involves several steps (Hair et al., 2010; Pallant, 2016; Sarstedt & Mooi, 2014; Tabachnik & Fidell, 2007). First, communalities scores were obtained to determine the level of variance for each item accounted from the factor extraction. Item(s) with communalities lower than 0.5 were removed from further analysis. Second, Kaiser-Meyer-Olkin (KMO) statistics and Bartlett's test of sphericity were obtained for each construct to determine the sufficiency of intercorrelation among the items in a construct. The KMO value of the construct should be at least above 0.5 and the adequacy increases when the KMO value approaches 1.0. Bartlett's test is significant and supports the factorability of the construct when the p-value is less than 0.05. The next step is factor extraction. Once the high communalities items were loaded, the analysis extracted the number of factors based on the Kaiser criterion to extract factors with eigenvalue ≥ 1 . If only one factor is extracted, the construct is regarded as a unidimensional construct.

4.4.1.1 Customer Orientation Behaviour (COB)

Table 4.3

Communalities Extracted for COB items

Items	Initial Extraction	Extraction after removal
COB1	.631	.644
COB2	.667	.642
COB3	.644	.662
COB4	.580	.586
*COB5	.403	-removed-
COB6	.521	.561
COB7	.623	.679
*COB8	.483	-removed-
COB9	.661	.660
*COB10	.439	-removed-
COB11	.658	.655
COB12	.511	.512

**These items have been removed*

As shown in Table 4.3, three out of the twelve items in COB were extracted with communalities lower than 0.5; thus, three items (COB5, COB8, COB10) were removed from further analysis. A second extraction was conducted to make sure no low communalities in the items. After that, the remaining nine items were subjected to factor analysis. The result is shown in Table 4.4.

Table 4.4
Factor Analysis Result for COB items

Items	Component 1
COB1	.802
COB2	.801
COB3	.814
COB4	.765
COB6	.749
COB7	.824
COB9	.813
COB11	.809
COB12	.716
Eigenvalue	5.602
Percentage of Variance Explained	62.241
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.894
Bartlett's Test of Sphericity Significance Level	.000

Based on Table 4.4, factor loadings of the nine items ranged from 0.716 to 0.824. The KMO measurement and Bartlett's test supported the factorability of the nine items (COB1, COB2, COB3, COB4, COB6, COB7, COB9, COB11, COB12) of the COB construct. Furthermore, only one factor extracted from the analysis with an eigenvalue of 5.602. All nine items explained 62.241% of the construct variance.

4.4.1.2 Self-Efficacy (SE)

Table 4.5

Communalities Extracted for SE items

Items	Initial Extraction	Extraction after removal
SE1	.656	.685
SE2	.571	.588
*SE3	.429	-removed-
SE4	.548	.569
SE5	.616	.656
SE6	.664	.659
SE7	.670	.664
SE8	.677	.667
*SE9	.450	-removed-
SE10	.515	.516

**These items have been removed*

As shown in Table 4.5, two out of the ten items in SE were extracted with communalities lower than 0.5; thus, two items (SE3, SE9) were removed from further analysis. A second extraction was conducted to make sure no low communalities in the items. After that, the remaining eight items were subjected to factor analysis. The result is shown in Table 4.6.

Table 4.6

Factor Analysis Result for SE items

Items	Component 1
SE1	.827
SE2	.767
SE4	.755
SE5	.810
SE6	.812
SE7	.815
SE8	.817
SE10	.718
Eigenvalue	5.005
Percentage of Variance Explained	62.557
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.886
Bartlett's Test of Sphericity Significance Level	.000

Based on Table 4.6, factor loadings of the eight items ranged from 0.718 to 0.827. The KMO measurement and Bartlett's test supported the factorability of the eight items (SE1, SE2, SE4, SE5, SE6, SE7, SE8, SE10) of the SE construct. Furthermore, only one factor extracted from the analysis with an eigenvalue of 5.005. All eight items explained 62.557% of the construct variance.

4.4.1.3 Employee Engagement (EE)

Table 4.7
Communalities Extracted for EE items

Items	Initial Extraction
EE1	.767
EE2	.729
EE3	.697
EE4	.727

As shown in Table 4.7, all four items were extracted with high communalities; thus, no item was removed from further analysis. The factor analysis result is shown in Table 4.8.

Table 4.8
Factor Analysis Result for EE items

Items	Component 1
EE1	.876
EE2	.854
EE3	.835
EE4	.852
Eigenvalue	2.920
Percentage of Variance Explained	72.997
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.804
Bartlett's Test of Sphericity Significance Level	.000

Based on Table 4.8, factor loadings of the four items ranged from 0.835 to 0.876. The KMO measurement and Bartlett's test supported the factorability of the four items (EE1, EE2, EE3, EE4) of the EE construct. Furthermore, only one factor extracted from the analysis with an eigenvalue of 2.920. All four items explained 72.997% of the construct variance.

4.4.1.4 Role Ambiguity (RA)

Table 4.9
Communalities Extracted for RA items

Items	Initial Extraction
RA1	.600
RA2	.676
RA3	.646
RA4	.683
RA5	.708
RA6	.564

As shown in Table 4.9, all six items were extracted with acceptable communalities; thus, no item was removed from further analysis. The factor analysis result is shown in Table 4.10.

Table 4.10
Factor Analysis Result for RA items

Items	Component 1
RA1	.775
RA2	.822
RA3	.804
RA4	.826
RA5	.841
RA6	.751
Eigenvalue	3.876
Percentage of Variance Explained	64.606
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.856
Bartlett's Test of Sphericity Significance Level	.000

Based on Table 4.10, factor loadings of the six items ranged from 0.751 to 0.841. The KMO measurement and Bartlett's test supported the factorability of the six items (RA1, RA2, RA3, RA4, RA5, RA6) of the RA construct. Furthermore, only one factor extracted from the analysis with an eigenvalue of 3.876. All six items explained 64.606% of the construct variance.

4.4.1.5 Role Conflict (RC)

Table 4.11
Communalities Extracted for RC items

Items	Initial Extraction
RC1	.573
RC2	.701
RC3	.648
RC4	.645
RC5	.635
RC6	.665
RC7	.673
RC8	.525

As shown in Table 4.11, all eight items were extracted with acceptable communalities; thus, no item was removed from further analysis. The factor analysis result is shown in Table 4.12.

Table 4.12
Factor Analysis Result for RC items

Items	Component 1
RC1	.757
RC2	.837
RC3	.805
RC4	.803
RC5	.797
RC6	.816
RC7	.820
RC8	.724
Eigenvalue	5.065
Percentage of Variance Explained	63.308
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.899
Bartlett's Test of Sphericity Significance Level	.000

Based on Table 4.12, factor loadings of the eight items ranged from 0.724 to 0.837. The KMO measurement and Bartlett's test supported the factorability of the eight items (RC1, RC2, RC3, RC4, RC5, RC6, RC7, RC8) of the RC construct. Furthermore, one factor extracted from the analysis with an eigenvalue of 5.065. All eight items explained 63.308% of the construct variance.

4.4.1.6 Job Performance (JP)

Table 4.13
Communalities Extracted for JP items

Items	Initial Extraction
JP1	.838
JP2	.768
JP3	.634
JP4	.734
JP5	.890

As shown in Table 4.13, all five items were extracted with high communalities; thus, no item was removed from further analysis. The factor analysis result is shown in Table 4.14.

Table 4.14
Factor Analysis Result for JP items

Items	Component 1
JP1	.915
JP2	.877
JP3	.796
JP4	.857
JP5	.944
Eigenvalue	3.865
Percentage of Variance Explained	77.290
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.871
Bartlett's Test of Sphericity Significance Level	.000

Based on Table 4.14, factor loadings of the five items ranged from 0.796 to 0.944. The KMO measurement and Bartlett's test supported the factorability of the five items (JP1, JP2, JP3, JP4, JP5) of the JP construct. Furthermore, only one factor extracted from the analysis with an eigenvalue of 3.865. All five items explained 77.290% of the construct variance.

4.4.2 Construct Reliability

The value of Cronbach's alpha represents the reliability measure of the constructs in a given study. Reliability indicates the steadiness and stability of the items that make up a concept and it represents the goodness of a measure (Sekaran & Bougie, 2016).

Following Sekaran and Bougie (2016), a coefficient value of 0.6 was adopted as a threshold value of reliability. After removing items with communality less than 0.5

(COB5, COB8, COB10, SE3, SE9), the remaining constructs were set for reliability testing to confirm the goodness of construct measurement. Table 4.15 summarises the Cronbach's alpha of the pilot test and actual test.

Table 4.15
Reliability Coefficient of Each Variable

Variable	Pilot Test (n=35)		Actual Test (n=156)	
	No. of items	Cronbach's Alpha Coef.	No. of items	Cronbach's Alpha Coef.
COB	12	.905	9	.923
SE	10	.902	8	.913
EE	4	.829	4	.874
RA	6	.877	6	.889
RC	8	.886	8	.916
JP	5	.892	5	.923

Note: COB = Customer Orientation Behaviour; SE = Self-Efficacy; EE = Employee Engagement; RA = Role Ambiguity; RC = Role Conflict; JP = Job Performance

As shown in Table 4.15, the Cronbach's alpha coefficients for all six variables indicated high reliability (> 0.6). Thus, all constructs were deemed fit for further analyses.

Based on the results from both factor analysis and cronbach reliability test, it can be concluded that the measurements were fit for further research.

4.5 Descriptive Analysis

Descriptive statistics are used to examine mean and standard deviation (SD). To interpret the descriptive values, the five-point Likert scale was categorised into three equal sized levels: low, moderate, and high (Lee & Hong, 2005; Yusof, Ishak, Zahidi, & Kamaruddin, 2017). Since the Likert scale started from 1 to 5, the interval

calculation to categorise the mean score for each class was $(5-1)/3 = 1.33$. Accordingly, mean score of 1.00-2.33 was considered as low level, 2.34-3.66 as moderate level and 3.67-5.00 as high level of a particular factor. In other words, the mean score of the factor that closer to 5 will be considered as high and vice versa.

4.5.1 Investigated Variables

To perform the descriptive analysis, the items of each variable was computed into a single factor which mean value was then computed and summarised as shown in Table 4.16.

Table 4.16
Descriptive Statistics of Key Variables

Variables	Mean	SD
COB	4.54	0.41
SE	4.54	0.41
EE	4.52	0.48
RA	1.48	0.42
RC	1.47	0.41
JP	3.69	0.59

Note: COB = Customer Orientation Behaviour; SE = Self-Efficacy; EE = Employee Engagement; RA = Role Ambiguity; RC = Role Conflict; JP = Job Performance

As shown in Table 4.16, the high mean score of customer orientation behaviour (COB) illustrated that the participants had a high level of customer orientation behaviour in this study. Similarly, the high mean scores of self-efficacy (SE) and employee engagement (EE) suggested that the participants exhibited a high level of self-efficacy (SE) and employee engagement (EE), indicating higher capability and engagement of the participants in performing their duties. However, the low mean scores of role ambiguity (RA) and role conflict (RC) demonstrated that the participants had a poor perception of role ambiguity and role conflict in their respective firms. The mean score of job performance (JP) was slightly above average,

suggesting that the participants rated themselves as high performers relative to other participants in their firms. Overall, the low value of the standard deviation of the six variables indicated mild differences among the participants in this study.

4.5.2 Level of Customer Orientation Behaviour by Demographic Profile

Even though the result found a high level of customer orientation behaviour (COB) among the participants, it is important to investigate whether there is a difference of customer orientation behaviour (COB) level across the participants' demographic profile (gender, ethnicity, age, education level, financial planning experience, monthly income). In order to explore such possibility, further test of differences were conducted to examine the possible difference between the groups. For this purpose, independent t-test and ANOVA were applied to check differences in two or more groups respectively.



Table 4.17

Independent T-Test and ANOVA Results for Customer Orientation Behaviour by Gender, Ethnicity, Age, Education Level, Financial Planning Experience, and Monthly Income

Demographic Variables		Mean	t-value / F-value	Sig.
Gender	Male	4.49	-1.88	0.06
	Female	4.61		
Ethnicity	Malay	4.45	1.05	0.35
	Chinese	4.56		
	Indian	4.43		
Age	21 - 25 years old	4.59	1.09	0.37
	26 - 30 years old	4.57		
	31 - 35 years old	4.60		
	36 - 40 years old	4.60		
	41 - 45 years old	4.48		
	46 - 50 years old	4.49		
	51 - 55 years old	4.19		
	56 - 60 years old	4.43		
	Over 60 years old	4.51		
Education Level	SPM	4.70	1.94	0.11
	Diploma	4.67		
	Bachelor's Degree	4.54		
	Master Degree	4.39		
	Doctorate Degree	4.94		
Financial Planning Experience	1 - 5 years	4.50	1.07	0.37
	6 - 10 years	4.57		
	11 - 15 years	4.48		
	16 - 20 years	4.73		
	> 20 years	4.57		
Monthly Income	< RM 2,000	4.57	1.09	0.37
	RM 2,000 - RM 3,999	4.55		
	RM 4,000 - RM 5,999	4.52		
	RM 6,000 - RM 7,999	4.57		
	RM 8,000 - RM 9,999	4.73		
	≥ RM 10,000	4.47		

Table 4.17 shows that the p-values from both tests were more than 0.05, indicating no statistically significant difference in customer orientation behaviour (COB) by any demographic variables. To summarize, the level of customer orientation behaviour (COB) among financial planners in Malaysia was found to be high regardless of gender, ethnicity, age, education level, financial planning experience, and monthly income.

4.6 Correlation Analysis

In order to explore the degree and nature of relationship between the variables, Pearson correlation analysis was conducted. According to Hair, Bush, and Ortinau (2003), a correlation coefficient of ± 0.00 to ± 0.20 indicates a very weak to no relationship, ± 0.21 to ± 0.40 indicates a weak relationship, ± 0.41 to ± 0.60 a moderate relationship, ± 0.61 to ± 0.80 a strong relationship and ± 0.81 to ± 1.00 a very strong to perfect relationship between two variables. Table 4.18 shows the Pearson correlation analysis result of the five variables under study.

Table 4.18
Pearson Correlation Analysis Results for COB and Antecedent Variables

	COB	SE	EE	RA	RC
COB	1				
SE	0.797**	1			
EE	0.767**	0.563**	1		
RA	0.030	0.037	-0.059	1	
RC	-0.520**	-0.426**	-0.482**	-0.031	1

Correlation is significant at the 0.01 level (2-tailed)

Note: COB = Customer Orientation Behaviour; SE = Self-Efficacy; EE = Employee Engagement; RA = Role Ambiguity; RC = Role Conflict

Based on the correlation coefficients shown in Table 4.18, a strong positive relationship was found between customer orientation behaviour (COB) and self-efficacy (SE) ($r=0.797, p<0.01$); and between customer orientation behaviour (COB) and employee engagement (EE) ($r=0.767, p<0.01$). On the other hand, role conflict (RC) ($r=-0.520, p<0.01$) had a moderate negative relationship with customer orientation behaviour (COB). However, only one of the antecedent variable, role ambiguity (RA) ($r=0.030, p=0.714$), tested to have no significant relationship with customer orientation behaviour (COB).

Table 4.19
Pearson Correlation Analysis Results for COB and Job Performance

	COB	JP
COB	1	
JP	0.770**	1

Correlation is significant at the 0.01 level (2-tailed)

Note: COB = Customer Orientation Behaviour; JP = Job Performance

Table 4.19 displays the Pearson correlation coefficient of the relationship between customer orientation behaviour (COB) and job performance (JP). The result shows that there is a strong positive relationship between customer orientation behaviour (COB) and the consequence variable of job performance (JP) ($r=0.770, p<0.01$).

4.7 Assumptions Checking for Regression Analysis

As mentioned earlier in Chapter 3, regression analyses were conducted to address the second research question (H_1, H_2, H_3, H_4) and the third research question (H_5). However, it is important that the basic assumptions of regression analysis were examined and fulfilled before the application. The basic assumptions of regression analysis to be checked were normality, linearity and homoscedasticity,

autocorrelation, multicollinearity, and outliers (Hair et al., 2010; Tabachnik & Fidell, 2007).

4.7.1 Normality Assumption

The normality assumption was assessed using a normal probability plot (P-P plot) of the residuals. The residuals should be presented in a reasonably straight line along the diagonal line to confirm this assumption. Figure 4.1 and Figure 4.2 show that the residual scores were closely plotted along with the diagonal line. Therefore, the normality assumption for both antecedent variables-COB and COB-JP was fulfilled.

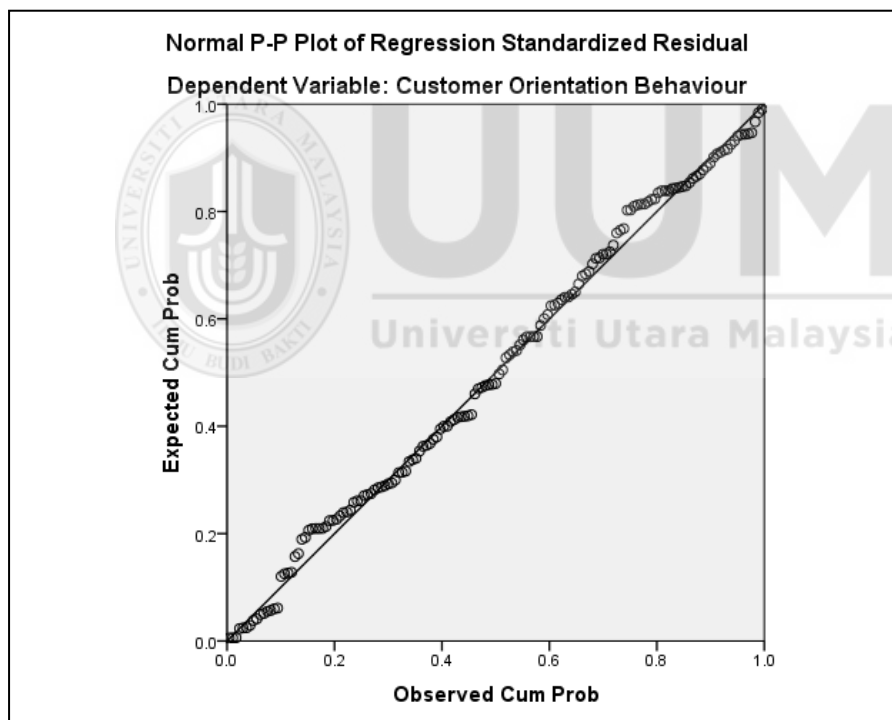


Figure 4.1: *Residual P-P Plot of COB as dependent variable*

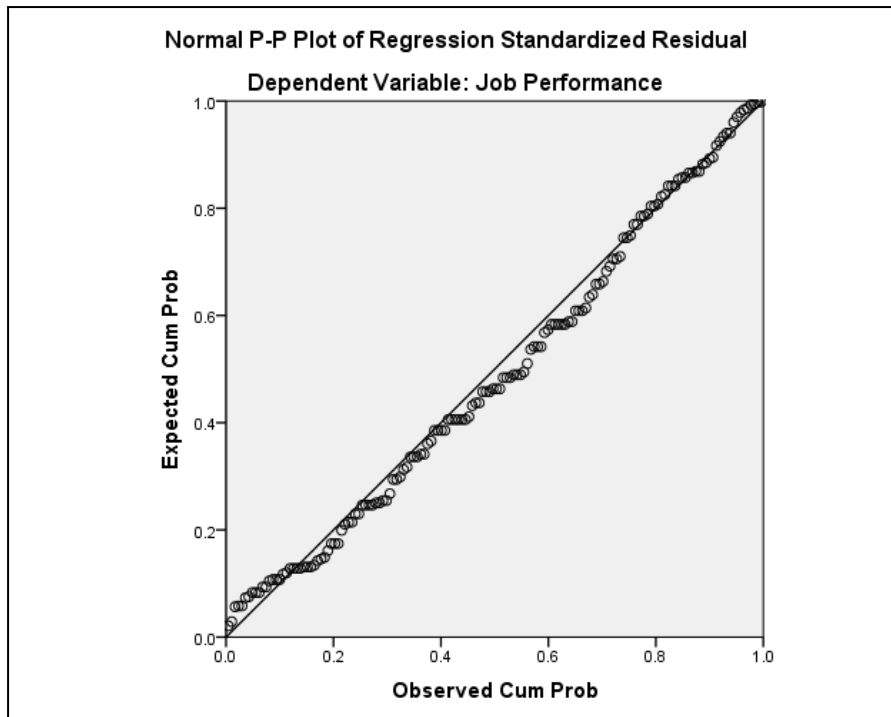


Figure 4.2: *Residual P-P Plot of JP as dependent variable*

4.7.2 Linearity and Homoscedasticity Assumption

The examination continued with the linearity and homoscedasticity assumptions. Figure 4.3 illustrates the residual scatterplot of COB (dependent variable) on each independent variable (SE, EE, RA, RC) whereas Figure 4.4 illustrates the partial plots of JP (dependent variable) on COB (independent variable). Since all the scatterplots did not present any obvious pattern, the two assumptions were fulfilled.

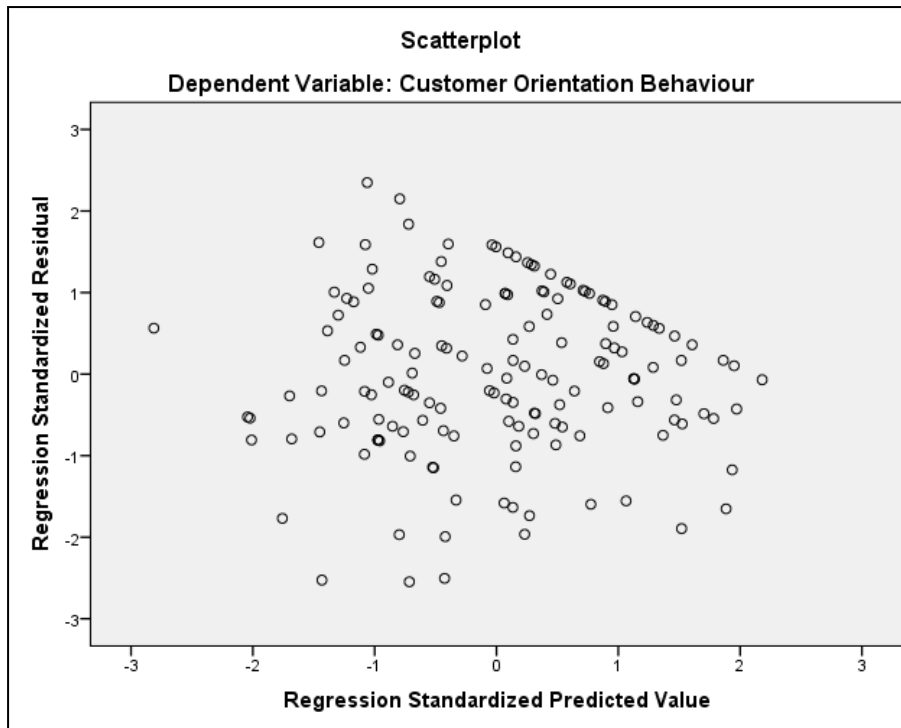


Figure 4.3: *Residual scatterplot of COB-antecedent variables*

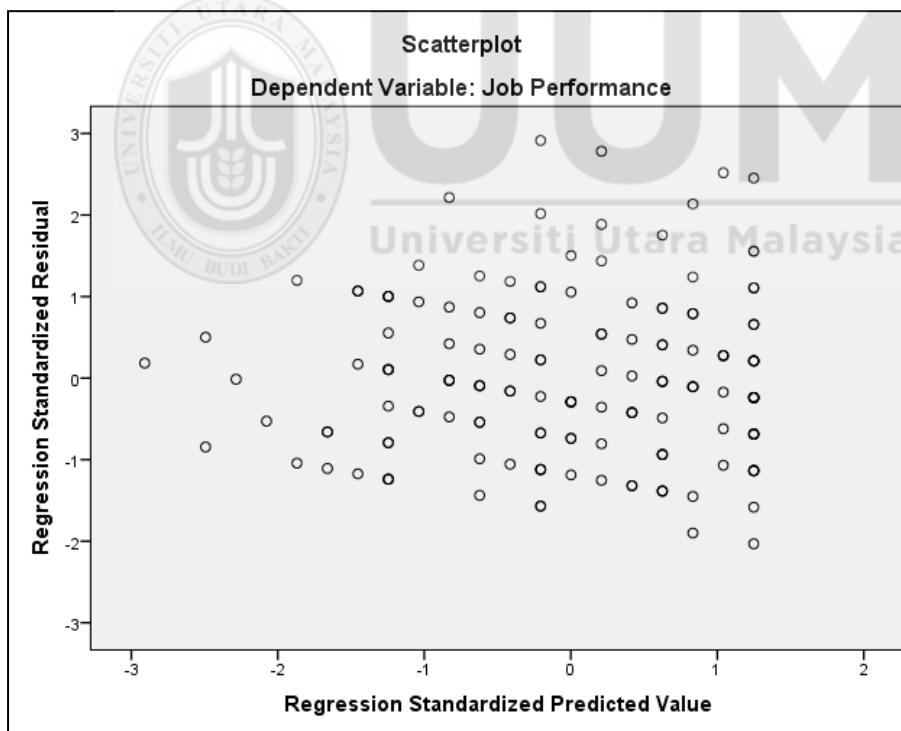


Figure 4.4: *Residual scatterplot of JP-COB*

4.7.3 Autocorrelation Assumption

According to Tabachnik and Fidell (2007), a positive autocorrelation can cause a false positive finding (rejecting a true null hypothesis) whereas a negative autocorrelation can cause false negative finding (retaining a false null hypothesis). To test for the independence of residuals or the autocorrelation problem, Durbin-Watson test was conducted. According to the general rule of thumb, autocorrelation does not exist when the Durbin-Watson statistics obtained in the range between 1.5 and 2.5 (Tabachnik & Fidell, 2007).

Table 4.20
Durbin-Watson Test Results

Durbin-Watson	
COB-Antecedents	1.733
JP-COB	2.004

Note: COB = Customer Orientation Behaviour; Antecedents = Self-Efficacy, Employee Engagement, Role Ambiguity, Role Conflict; JP = Job Performance

Table 4.20 shows that both Durbin-Watson statistics were within the rule of thumb; thus, no autocorrelation problem among the residuals was detected.

4.7.4 Multicollinearity Assumption

In addition to above mentioned assumptions, this research also checked for multicollinearity between the independent variables. This checking is required when there are more than one independent variable and it is important to confirm whether there is high correlation exists between the independent variables when applying multiple regression analysis (Hair et al., 2010; Tabachnik & Fidell, 2007). Multicollinearity can be assessed using three criteria including correlation coefficients between independent variables, tolerance value, and variance inflated factor (VIF).

Two separate correlation limits are proposed to identify a high correlation between the independent variables: $r=0.7$ and above as proposed by Sekaran and Bougie (2016) while Hair et al. (2010) suggested $r=0.9$ and above. Further, according to Hair et al. (2010), multicollinearity exists if the tolerance value is very small (lower than 0.10) and the VIF exceeds 10. Table 4.21 displays the tolerance values and VIF of each independent variable.

Table 4.21
Collinearity Statistics Test Result

Variable	Tolerance	VIF
SE	0.553	1.807
EE	0.516	1.940
RA	0.984	1.016
RC	0.744	1.345

Note: SE = Self-Efficacy; EE = Employee Engagement; RA = Role Ambiguity; RC = Role Conflict

Based on correlation coefficient presented in Table 4.18, there is no IV-IV correlation coefficient that exceeded 0.7. Additionally, Table 4.21 shows that all independent variables had tolerance values greater than 0.10 and VIF less than 10. Since all the criteria were met, the multicollinearity problem did not exist.

4.7.5 Outliers Checking

Pallant (2016) suggested that Mahalanobis distance can be used to check for outliers. According to Tabachnik and Fidell (2007), an alpha level of 0.001 can be used to determine the critical chi-square value to identify outlier(s) with a degree of freedom equals the number of predictors. Table 4.22 displays the minimum and maximum Mahalanobis distance values and the chi-square critical value at $\alpha=0.001$.

Table 4.22

Mahalanobis Distance Statistics and Chi-Square Critical Value

Mahalanobis Distance	Minimum	Maximum	Chi-Square Critical Value
COB-Antecedents	1.406	12.625	18.47 (df=4)
JP-COB	0.002	3.489	10.83 (df=1)

Note: COB = Customer Orientation Behaviour; Antecedents = Self-Efficacy, Employee Engagement, Role Ambiguity, Role Conflict; JP = Job Performance

Table 4.22 shows that the maximum Mahalanobis distance values for both tests did not exceed the chi-square critical value at $\alpha=0.001$; therefore, no outlier in the collected data was detected.

To sum up, all the checking before conducting a regression analysis fulfilled the requirements for further analysis.

4.8 Regression Analysis for Hypotheses Testing

In order to test the causal relationship of the variables, five hypotheses testing were conducted in two sections, where multiple regression analysis was conducted for hypothesis H₁, H₂, H₃, H₄ and linear regression analysis was conducted for hypothesis H₅. Since this research does not intend to produce an equation to calculate the customer orientation behaviour (COB) and job performance (JP) of a financial planner, the interpretation will be based on the standardized coefficient beta (β).

4.8.1 Multiple Regression Analysis between Antecedent Variables and Customer Orientation Behaviour

To determine the influence of the antecedent variables (SE, EE, RA, RC) on licensed financial planners' customer orientation behaviour (COB) in Malaysia, multiple regression analysis was conducted to assess hypothesis H₁ to hypothesis H₄. In this

procedure, customer orientation behaviour (COB) was treated as the dependent variable whereas the four antecedent variables were treated as the independent variables that loaded on customer orientation behaviour (COB). The analysis result is shown in Table 4.23.

Table 4.23

Multiple Regression Result of the Effect of Self-Efficacy, Employee Engagement, Role Ambiguity, and Role Conflict on Customer Orientation Behaviour

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	β		
(Constant)	.978	.264		3.711	.000
SE	.486	.054	.488	8.985	.000
EE	.329	.047	.392	6.964	.000
RA	.030	.039	.031	.765	.445
RC	-.121	.046	-.123	-2.616	.010
R					.868
R Square					.754
F-Value					115.558
F-test Sig. Level					.000

Note: SE = Self-Efficacy; EE = Employee Engagement; RA = Role Ambiguity; RC = Role Conflict

From Table 4.23, $R=0.868$ indicates a high degree of correlation between the variables. Additionally, $R^2=0.754$ indicates that the four independent variables explained 75.4% of the variance in customer orientation behaviour (COB). Based on the F-test result, this model was statistically significant.

On the effect of the four variables (SE, EE, RA, RC) on customer orientation behaviour (COB), only role ambiguity (RA) ($\beta=0.031$, $p>0.05$) had no significant influence on customer orientation behaviour (COB). Self-efficacy (SE) ($\beta=0.488$, $p<0.05$) and employee engagement (EE) ($\beta=0.392$, $p<0.05$) had a significant positive influence on customer orientation behaviour (COB) while role conflict (RC) ($\beta=-0.123$, $p<0.05$) had a significant negative influence on customer orientation behaviour

(COB). Thus, hypothesis H₁, H₂ and H₄ were supported while hypothesis H₃ was not supported.

4.8.2 Linear Regression Analysis between Customer Orientation Behaviour and Job Performance

To test hypothesis H₅, linear regression analysis was conducted because there was only one independent variable and one dependent variable. Job performance (JP) was treated as the dependent variable and customer orientation behaviour (COB) was treated as the independent variable. The regression analysis result is shown in Table 4.24.

Table 4.24

Regression Result of the Effect of Customer Orientation Behaviour on Job Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	β		
(Constant)	-1.417	.342		-4.139	.000
COB	1.126	.075	.770	14.982	.000
R					.770
R Square					.593
F-Value					224.455
F-test Sig. Level					.000

Note: COB = Customer Orientation Behaviour

The *R*-value (0.77) in Table 4.24 indicates a high correlation between customer orientation behaviour (COB) and job performance (JP). The *R*² value of 0.593 indicates that customer orientation behaviour (COB) explained 59.3% of the variance in job performance. The F-test supporting the regression model was statistically significant. As a result, customer orientation behaviour (COB) ($\beta=0.770$, $p<0.05$) had a significant positive influence on job performance (JP). Thus, hypothesis H₅ was supported.

Table 4.25 summarises the result of the hypotheses testing.

Table 4.25
Summary of Hypotheses Testing

Hypothesis	Result
H ₁ : Self-efficacy is positively related to customer orientation behaviour.	Supported
H ₂ : Employee engagement is positively related to customer orientation behaviour.	Supported
H ₃ : Role ambiguity is negatively related to customer orientation behaviour.	Not Supported
H ₄ : Role conflict is negatively related to customer orientation behaviour.	Supported
H ₅ : Customer orientation behaviour is positively related to job performance.	Supported

4.9 Summary

This chapter presented the data analysis and results. Despite the low response rate from the mail questionnaires, non-response bias did not exist. The goodness of measurement was checked and the instruments showed to be reliable even after five items were removed. The proposed hypothesized model of the factors influencing customer orientation behaviour and the consequence of its practices among licensed financial planners was empirically tested by applying SPSS.

The descriptive analysis revealed a high level of customer orientation behaviour (COB) of the participants, regardless of their demographic profile. The relationships between all variables were tested using regression analysis. The findings reveal that four out of five hypothesized relationships were supported. In this study, hypothesis H₁, H₂, H₄ and H₅ were supported but hypothesis H₃ was not supported.

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 Introduction

This chapter entails the recap of the findings in Chapter 4. It begins with the discussion on the findings obtained from the statistical analysis in Chapter 4. It is then followed by an elaboration of the theoretical and practical implications of the study. This study ends with a discussion of the limitation of the study, the direction for future research, and the conclusion of the study.

5.2 Recapitulation of the Research Findings

This study examined the antecedents and consequence of customer orientation behaviour of financial planners in Malaysia. Building upon Job Demands-Resources (JD-R) theory, the present study investigated the influence of personal factors (self-efficacy and employee engagement) and role factors (role ambiguity and role conflict) on customer orientation behaviour. The study also assessed the influence of customer orientation behaviour on job performance.

This study was undertaken to seek answers to the research questions as stated in Chapter 1 : (i) What is the level of customer orientation behaviour among licensed financial planners in Malaysia? (ii) Do self-efficacy, employee engagement, role ambiguity, and role conflict influence licensed financial planners in performing customer orientation behaviour? (iii) Do customer orientation behaviour of the licensed financial planners impact their job performance?

To answer those research questions, three research objectives have been developed. Specifically, the first objective of this study is to investigate the level of customer orientation behaviour adopted by licensed financial planners in Malaysia. The second objective is to determine the influence of personal factors (self-efficacy and employee engagement) and role factors (role ambiguity and role conflict) on licensed financial planners' tendency to perform customer orientation behaviour. Lastly, the third objective is to study the relationship between customer orientation behaviour and job performance of the licensed financial planners in Malaysia.

The data for this study was collected to test the hypotheses by means of survey. The data was collected from licensed financial planners who are working in the registered financial planning firms in Peninsular Malaysia by answering the questionnaires through mailing method. The data was derived from 156 questionnaires, which were distributed to the sample size of 645 licensed financial planners. Based on the above facts, the response rate for the present study is 24.19%.

The data collected through self-administered questionnaires was analysed by applying data screening and factor analysis to ensure data validity, descriptive statistics to show the percentages and average mean of the variables, Pearson correlation analysis to assess the correlation of the variables, and regression analysis to examine the prediction and contribution of independent variable(s) on the dependent variable. Finally, the findings of the study have been obtained through hypotheses testing.

In response to the first research question, the findings of this study demonstrated that financial planners in Malaysia exhibited a high level of customer orientation

behaviour, regardless of gender, ethnicity, age, education level, financial planning experience, and income.

Pertaining to the second research question, the results of empirical analysis inferred that three out of four hypotheses were supported. The findings reported in this study revealed that there is a positive relationship between self-efficacy and employee engagement with customer orientation behaviour. On the other hand, role conflict was reported to have negative relationship with customer orientation behaviour. However, there is no significant relationship between role ambiguity and customer orientation behaviour.

With respect to the third research question, customer orientation behaviour was found to have a significant impact on job performance. An increase in customer orientation behaviour will simultaneously increase job performance in this context.

5.3 Discussion

The aim of this study is to perform a review which aggregates and analyses the research findings on the relationship between the antecedents variables (self-efficacy, employee engagement, role ambiguity, role conflict) and customer orientation behaviour and the relationship of customer orientation behaviour with its consequence variable (job performance). Detailed discussions of the major findings in this study are provided in the following sections.

5.3.1 Level of Customer Orientation Behaviour among Financial Planners in Malaysia

Customer orientation behaviour was conceptualised as a behavioural construct of financial planners in practising marketing concepts to assist customers in making a financial decision to satisfy their needs. Financial planners with a high level of customer orientation help customers to make holistic financial decisions by diagnosing their financial needs and offering the solutions that satisfy those needs. Often, such customer-orientated behaviours require the financial planners to sacrifice immediate business gains in favour of the customers' best interest, fostering long-term relationships with the customers.

Indeed, the findings provide additional evidence to the growing body of knowledge concerning the adoption of customer orientation behaviour among licensed financial planners in Malaysia. The findings illustrated that the level of customer orientation behaviour of the financial planners was encouraging in Malaysia.

The plausible reason for the common adoption of customer orientation behaviour among licensed financial planners is mainly due to more educated and knowledgeable population in the country which leads to the higher demand for the financial planning services. According to Bank Negara Malaysia's Financial Sector Blueprint (as cited in "The Story of Kumpulan Wang Persaraan," 2015), as the country shifts towards a higher income status, the financial needs of Malaysians become more varied and sophisticated, increasing the demands for more high-quality and innovative financial services. Because of the complexity of financial products and services in the marketplace, customers need to rely on financial planners to get the best advices,

suggestions, and recommendations. Therefore, licensed financial planners must exhibit customer orientation behaviour to cater to those demands.

Besides, the increased competition and the fast-changing environments in the marketplace may also cause financial firms to encourage their financial planners to adopt customer orientation behaviour to stay competitive in the market. The financial planners need to change their focus from product pushing to needs-based approach in financial planning (“Unleashing Holistic Approaches in Financial Planning,” 2019). Financial planning as a profession has laid down a strong foundation for the emergence of a need-based advisory approach during customer engagement, stimulating the adoption of customer orientation behaviour as compared to the conventional product selling approach. Correspondingly, financial planners ought to deliver customer-oriented services to cater to the complex needs of their customers. In this respect, financial planners are urged to be customer-centric where they must be trained to take care of their customers’ interest first before their own (De Alwis, 2019; Teoh, 2018). The practitioner bodies in Malaysia have promoted customer orientation behaviour among the financial planners by reminding the financial planners to always put the interest of the customers first before their commissions (“Towards a New Paradigm,” 2014). This could also explain the high level of customer orientation behaviour of financial planners in Malaysia.

Notably, past studies pointed out the common demonstration of customer orientation behaviour in the service industry. Varghese et al. (2015) asserted that customer orientation is widely practised in the financial services industry because of the multiplicity and complex nature of the financial products. In addition, Mohd Noor and Muhamad (2005) also showed a high level of customer orientation behaviour among

insurance agents in Malaysia. It is also worthy to note that customer orientation is also practised in other industries such as industrial companies (Swenson & Herche, 1994), media printing companies (Singh & Venugopal, 2015), professional medical firms (Rozell, Pettijohn, & Parker, 2004), and property firms (Dunlap, Dotson, & Chambers, 1988). Hence, the current finding further supports past literatures on customer orientation behaviour in various organisations.

Interestingly, customer orientation behaviour was not significantly different by gender, ethnicity, age, education level, financial planning experience, and income. That is, regardless of their demographic differences, financial planners in the study showed a similar level of customer orientation behaviour.

In this light, results from the present study confirmed the observation that men and women have the same level of customer orientation behaviour among the financial planners in their practices. The insignificant gender difference supports the findings of Choi and Joung (2017) and Pimpakorn and Patterson (2010). The insignificant finding is also consistent with Mohd Noor and Muhamad's (2005) study which reported that gender differences did not exist in customer orientation behaviour among insurance agents in Malaysia. The insignificant finding of gender differences was due to financial planners, regardless of gender, must adhere to the professional codes of ethics in their practices.

Apart from gender, ethnicity is the other demographic construct being examined in this study. Similarly, ethnicity also did not have a significant influence on customer orientation behaviour. In other words, ethnicity shown to be not significant for the

financial planners to perform customer orientation behaviour in their professional conducts.

On the other hand, age was also found to be insignificantly related to customer orientation behaviour of financial planners. The finding supports past results of Kassim et al. (2012) who elucidated that age had no impact on customer orientation behaviour of bank employees in Malaysia. With the similar vein, Choi and Joung (2017) also revealed that age was not a dominant factor in influencing customer orientation behaviour of the frontline employees in the food service industry.

In addition to age, the level of education was not significantly correlated with customer orientation behaviour. Since most participants (71.8%) were qualified with bachelor's degree, it was not surprising that a significant difference was not found. Such finding is congruous with the earlier observation of Rozell et al. (2004) who demonstrated that education level was not related to customer orientation of professional salesperson. This is further supported by Kassim et al. (2012) deduction that level of education would not have any impact on the adoption of customer orientation behaviour.

Furthermore, the finding also shed light on the insignificant influence of the financial planners' experience towards the adoption of customer orientation behaviour in the financial planning industry. Accordingly, such finding was aligned with the study of Boles et al. (2000) and Pimpakorn and Patterson (2010) who found insignificant relationship between these two variables. Since the financial planning industry was still in the infant stage for not more than 20 years in the country, therefore the

experience construct was not easily being examined towards its influence on customer orientation behaviour of the financial planners in Malaysia.

Finally, the empirical data of the study also demonstrated that there is no significant relationship between income and customer orientation behaviour of the financial planners in Malaysia. The study of Pimpakorn and Patterson (2010) on the customer orientation behaviour of frontline employees of various service industries including life insurance, retail banking, post office, and mobile telephone indicated that the income of the employees in the above-mentioned industries are not giving impact on the adoption of customer orientation behaviour by the employees.

5.3.2 The Influence of Antecedent Variables on Customer Orientation Behaviour

As discussed in Section 2.4, there are four antecedent variables (self-efficacy, employee engagement, role ambiguity, role conflict) being examined on their relationships with customer orientation behaviour. The findings of the present study through regression analysis revealed that self-efficacy, employee engagement, and role conflict emerged to have significant influence on financial planners' customer orientation behaviour. Contrary to expectations, however, role ambiguity was not found to have influence on the adoption of customer orientation behaviour among financial planners in Malaysia. Of the significant antecedents, the present study showed that customer orientation behaviour was influenced mostly by self-efficacy, followed by employee engagement, and lastly role conflict. Self-efficacy and employee engagement were positively related to customer orientation behaviour while role conflict was inversely related to customer orientation behaviour.

As previously mentioned, the findings provide evidence supporting the notion that self-efficacy has a significant influence on financial planners to perform customer orientation behaviour. One plausible explanation for this finding is that self-efficacy was evidenced as the most consistent predictor of behaviour as compared to other constructs (Olusola, 2011). Besides, self-efficacy has also shown to be a substantial construct to measure behavioural outcomes when compared to any other motivational constructs (Cherian & Jacob, 2013; Niu, 2010).

In this regard, financial planners with high efficacious beliefs tend to do more than normal job requirements. They will be more spontaneous, innovative and take the initiative to serve their customers and always put the interest of their customers as a priority, all of which are indicators of customer orientation behaviour at work. More specifically, financial planners need to be skilled in various aspects of financial solutions due to the distinctive needs of the customers. Therefore, to fulfil the compliance requirement, financial planners must take up training courses to make them more skilful and confident in serving their customers (“Unleashing Holistic Approaches in Financial Planning,” 2019). Financial planners need to continuously acquire technical skills to expand their capabilities and be self-disciplined to build credibility with their customers. With those skills and confidences, the financial planners are more favour in adopting customer orientation behaviour in their workplaces.

The finding in this study supports past studies where Chen et al. (2014), Karatepe et al. (2019) and Tierney and Farmer (2011) posited that there was a positive relationship between self-efficacy and service performance behaviours. Individual self-efficacy would foster service performance in a synergistic manner. Similarly,

Pimpakorn and Patterson (2010) and Raub and Liao (2012) also found a positive correlation between self-efficacy and customer orientation behaviour in their empirical studies. Conversely, Flaherty et al. (1999) challenged the positive relationship between self-efficacy and customer orientation, arguing that the influences of personal factors including self-efficacy construct on salesperson's customer orientation provide mixed results. In the same vein, there was a potential negative effects of self-efficacy on customer orientation behaviour thus suggesting that high level of self-efficacy did not always resulted in improved level of performance (Hmielecki & Baron, 2008). As a consequence, self-efficacy may lead to complacency and overconfidence which would affect the performance of the employees (Judge et al., 2007).

On the other hand, a direct and positive link between employee engagement and customer orientation behaviour was also found in this study. To gain competitive advantage, financial planners must be honest, competent, and responsive to customer needs (Kohli & Jaworski, 1990). Besides, in order to enhance the satisfaction of the customers, financial planning firms encourage their financial planners to engage in customer-oriented selling behaviours by providing them with sufficient infrastructure and support. This indirectly fuels the engaged financial planners to perform customer orientation behaviour in their practices.

Generally, the engaged financial planners will feel involved, committed, passionate, empowered, and demonstrates those feelings in their working behaviour. According to Md Adnan bin Md Zain, the former president of MFPC, competent financial planners should be serious, dedicated, and show high integrity to this profession ("What Does MFPC President Say?," 2016). In fact, more people would be

attuned to financial advisory and would be drawn to looking for full fledged, qualified, and professional financial planners. Therefore, the financial planners need to be more engaged, dedicated, and customer-orientated to satisfy the demands of the customers. As a result, highly engaged financial planners will display greater customer orientation behaviour in their practices.

As financial planning is a service industry, financial planners need to show strong motivation, high engagement, and customer-focused to enhance customer satisfaction. Furthermore, abide to the professionals code of ethics, financial planners ought to be engaged in providing the competent services in their professional conducts. This has also caused the engaged financial planners to be more customer-orientated in their practices.

The finding of the present study corroborates prior empirical studies. According to Pimpakorn and Patterson (2010), employee engagement was positively associated with customer orientation behaviour. However, it was interesting to observe that the effect of employee engagement was greater than self-efficacy on the relationship between both variables with customer orientation behaviour in Pimpakorn and Patterson's (2010) study. The result was inconsistent with the present study where self-efficacy showed a greater affect in this context. Related to this notion, the research findings of Anaza and Rutherford (2012), Shantz, Alfes, Truss, and Soane (2013) and Yoo and Arnold (2014) suggested that employee engagement has a direct positive effect on customer orientation. The scholars postulated that engaged employees are more willing to serve their customers and put in an extra effort that exemplifies a level of immersion and a sense of dedication in their jobs, eventually showing more positive customer service orientation in their duties. According to a

survey by Towers Perrin in 2006, 72% of highly engaged employees believe that they can perform customer service effectively in their jobs (Attridge, 2009).

With reference to the past literatures, it is expected to find a negative relationship between role ambiguity and customer orientation behaviour in this study. However, contrary to expectation, the relationship between role ambiguity and customer orientation behaviour was not significant in the present study. In other words, financial planners do not experience much role ambiguity that significantly influence the adoption of customer orientation behaviour in their practices.

One of the plausible explanations for this outcome could be that most of the financial planners were already aware of what they need to do when serving their customers. They must obtain the professional qualification such as the Registered Financial Planner (RFP), the Certified Financial Planner (CFP), the Islamic Financial Planner (IFP) or the Shariah Registered Financial Planner (Shariah RFP) before they can practise as a qualified financial planner. In addition, they also must fulfil the mandatory certified professional development training for them to renew their financial planning license. That is, the training and seminars could have enlightened them on their roles as financial planners, removing any ambiguity of their roles in this context. This has caused role ambiguity to be insignificant in influencing customer orientation behaviour of the financial planners in Malaysia.

Besides, financial planners in Malaysia are bound by the code of ethics and practice standards set by the financial planning professional bodies. Financial planners need to abide by the code of ethics, rules of conduct, and best practices in their everyday conduct or else they could lose their license to practice. Most financial planners

comply with the Financial Services Professional Board (“FSPB”) codes that have raised the standards of the profession and developed an ethical culture in the financial planning industry. They have to adhere to the professional standards and certification which clearly outlines the dos and don’ts in their day-today practices. Since they must comply with these standards and certification, they could develop credibility and build trust with their customers. Therefore, owing to the compliance requirements, this has caused the insignificant influence of role ambiguity on financial planners’ customer orientation behaviour.

According to Arnold et al. (2009), role ambiguity is not significant as a stressor in a relatively competitive environment. In the same vein, Flaherty et al. (1999) posited that the association between role ambiguity and work-related attitudes have been demonstrated inconsistent results. The scholars illustrated that there is no significant relationship between role stress construct (role ambiguity) and customer oriented selling. This is consistent with the finding of the present study.

On the other hand, Yun et al. (2007) have stated that role ambiguity would encourage employees to be more customer-orientated when they need to prove or increase their self-image in the organization. The higher the role ambiguity among the employees, the harder they would work to impress their supervisor. Their findings suggested that during high role ambiguity situation, employees were prone to exhibit certain job performance behaviours in order to impress the management of the firm. This implied that role ambiguity might have a positive relationship with customer orientation behaviour. With the similar view, the study of Zablah et al. (2012) revealed that reduction on the level of role ambiguity would not result in meaningful improvement in employee’s customer orientation.

However, on the contrary view, Kushwaha and Dubey (2012) asserted that role ambiguity has the most significant impact on employee's customer orientation behaviour. Role ambiguity was found to be inversely related to customer orientation behaviour (Jiang et al., 2019). This notion is agreed by Karatepe and Uludag (2008) who have stated that the frontline employees having inadequate information pertaining to their job-related duties and responsibilities were unable to perform customer orientation behaviour effectively in their workplaces.

As anticipated, the results of this study showed a negative relationship between role conflict and customer orientation behaviour. Such outcome revealed that financial planners are facing role conflict in their professional conducts which has affected them from performing customer orientation behaviour. However, the finding of the study implicated that role conflict elucidates only a small percent of the variation on customer orientation behaviour. This minor implication can be due to several reasons.

Because of the conflicting demands and pressures of their jobs, such as meeting business quotas as required by the firm and satisfying the needs of the customer, financial planners are likely to be stressed out, affecting their abilities to be customer-orientated. Such pressure could be more prominent for new financial planners. One of the biggest challenges for this group of financial planners is the low earning at the early stage of their career. Many rely on commissions to survive. More often than not, annual business targets and the remuneration earned ended up taking precedence over practising holistic approach of financial planning by the financial planners in the market. The role conflict between earning more income and serving the customers in client-centric manner has influenced financial planners in adopting customer orientation behaviour in their practices.

As pointed out by Karatepe and Uludag (2008), employees working in the service industry tend to experience role conflict. In a similar vein, Churchill, Ford, Walker, Johnston, and Tanner (2000) and Munoz and Mallin (2018) argued that employees in boundary-spanning positions tend to face conflicting demands from customers, supervisors, and co-workers. Since financial planners are working under service and boundary-spanning environment, therefore they have more tendencies to face role conflict which would hinder them from practising customer orientation behaviour in their professional conducts.

The finding of the present study was consistent with Flaherty et al. (1999) and Kelley (1990) view relating to the notion that role conflict has documented a negative effect on customer orientation behaviour. In the same vein, Arnold et al. (2009) also posited that role conflict correlated inversely with customer orientation behaviour in their study. Further, Munoz and Mallin (2018) asserted that role conflict is considered as job stressor which have detrimental effects on salesperson judgment, behaviour, and performance. However, the findings of Boles et al. (2003) and Zablah et al. (2012) highlighted a large discrepancy with the present study result where they claimed that there is a positive relationship between role conflict and job performance in their studies. Although a number of empirical studies have investigated the impact of role conflict on customer orientation behaviour, the findings of Karatepe and Uludag (2008) study have reported mixed results regarding this relationship.

5.3.3 The Influence of Customer Orientation Behaviour on Job Performance

In the present study, the relationship between customer orientation behaviour and job performance has been examined. Building on meta-analytic data, the findings showed that there was a high positive relationship between customer orientation behaviour

and job performance. Therefore, it can be assumed that customer orientation behaviour has high explanatory power to predict the outcome of financial planners' job performance. This positive relationship also demonstrated that the higher financial planners' customer orientation behaviour, the higher they tend to perceive themselves to be better than other financial planners in terms of the abilities to perform better in their job performance, to maintain better relationship with their customers, to be more knowledgeable in serving their customers, and to be more understanding on their customers' expectations.

In fact, financial planning industry is a service industry that provides financial planning services to customers. Therefore, building a good relationship with the customers is essential for the success in the financial planning business. In this regard, the behaviour of financial planners plays a vital role. In a highly competitive market, financial planners must be more customer-centric to attract and maintain their customer base. Financial planners must invest time and effort to serve their customers better and show relevant behaviours to strengthen the customer relationship. Accordingly, financial planners have to adopt customer orientation behaviour in order to reap higher customer satisfaction and loyalty. When customers are satisfied, they are likely to introduce more advisory jobs to the financial planners. In a nutshell, the servicing nature of financial planning practise elucidated the high impact of customer orientation behaviour of the financial planners on their job performance.

From the customer perspective, the service quality of the financial planners is determined by the competency on the technical skills and soft skills of the financial planners. Because of the increasing awareness of Malaysians on financial planning, customers have a high expectation of financial planners' professional services. In

accordance with this, the customers will seek for other financial planners' advices if they are not satisfied with the current services. Therefore, financial planners must apply customer orientation behaviour to secure more advisory business and ultimately facilitate their job performance.

The finding of this study supports past research of Lussier and Hartmann (2017), Varghese et al. (2015), and Zablah et al. (2012), who found that customer orientated selling was positively related to the sales performance of the employees. Moreover, it has been shown that customer orientation improves buyer-seller relationships (Huang, 2008), customer's trust (Swan, Trawick, & Silva, 1985), positively affects important job responses such as job satisfaction (Gil Saura, Berenguer Contrí, Cervera Taulet, & Moliner Velázquez, 2005), commitment to the firm (Donavan et al., 2004), and reduces role conflict and ambiguity (Flaherty et al., 1999).

5.4 Implications of the Research Study

The present study contributed additional knowledge to customer orientation literature by further explaining the antecedents and consequence of the customer orientation behaviour among financial planners in Malaysia. The findings of the study supported the notion that to deliver outstanding service performance, financial planners must adopt customer orientation behaviour by enhancing their self-efficacy and employee engagement and reducing their role conflict. This study provides theoretical and practical insights and understandings on the causes and effects of individual customer orientation in financial planning industry. The theoretical contributions and managerial implications of the study will be discussed in the following sections.

5.4.1 Theoretical Contributions

The theoretical reasoning and empirical evidence point to the important role played by customer orientation in the financial planning industry. Four important theoretical contributions have been made to the customer orientation literature in this study.

Firstly, as documented, previous studies have concluded that customer-orientated marketing approach is vital from the perspectives of salesperson, organization, and customer (Varghese et al., 2015). Hence, there was a substantial need for the organizations to identify the constructs associated with customer orientation to improve their business performance. Customer orientation has been examined from two broad perspectives namely organisational level customer orientation and individual level customer orientation. However, to date, the majority of the literatures have focused on customer orientation from the perspective of the organisation in contrast to the individual performance level (Keillor et al., 2000; Wachner et al., 2009). Since the personal interaction between service employees and customers has a significant influences on customer service quality assessment and customer satisfaction (Kim, 2009), this study filled the gap by examining customer orientation behaviour at the individual performance level. In contrast to the studies of Boles et al. (2001), Kirca, Jayachandran, and Bearden (2005), and Varghese et al. (2015) which investigated customer orientation at the organizational level, the present study shed additional light by identifying the antecedents and consequence of customer orientation behaviour from the individual perspective.

Secondly, customer orientation appears to belong within a broad nomological net that includes job engagement, job stress, and job outcome constructs (Brown et al., 2002). However, previous studies tended to examine the cause and effect of customer

orientation in isolation (Zablah et al., 2012). As a result, theoretical insight into customer orientation likely role within a nomological net that includes personal and role constructs are limited (Zablah et al., 2012). The present research bridged the gap by investigating the simultaneous effects of job resources (self-efficacy and employee engagement), job demands (role ambiguity and role conflict), and customer orientation behaviour by using the Job Demands-Resources (JD-R) theory as the guiding theoretical framework. This is one of the few studies that has simultaneously examined antecedent constructs representing personal factors (self-efficacy and employee engagement) and role factors (role ambiguity and role conflict) as well as consequence construct (job performance) on customer orientation behaviour domain.

Thirdly, past studies tended to focus on customer orientation in a sales context (Zablah et al., 2012). There has been scarce documentation on the cause and effect of customer orientation towards other occupational domains such as professional context. As urged by Acar et al. (2013), there were many studies of customer orientation on salesperson but limited studies were done in other occupational context. Therefore, the scholars investigated this area in banking industry. As a response to this shortcoming, the present study updates and extends previous research syntheses on customer orientation by examining the customer orientation issues on professional personnel. The investigation in this area was warranted because the nature of professional jobs is different from that of salesperson. To contradict past findings on salesperson, the present study revealed that role ambiguity was not significant in influencing customer orientation behaviour of financial planners. Hence, this forms one of the major contributions of the present study to the customer orientation literature.

Besides, the present study also enriches the body of customer orientation literature by providing empirical evidence of the antecedents and consequence of customer orientation behaviour by adopting the JD-R theory. Inherently, the JD-R theory is flexible because it allows consideration for both general and profession-specific job resources and demands. In fact, this theory has been applied to a wide range of occupations such as insurance services, health care services, home-care services, occupational health and safety services, education, government, transportation, and manufacturing sector (Bakker & Demerouti, 2007). In this respect, it is believed that the present study managed to contribute to the customer orientation literature by providing more insight on the professional sector in adopting customer orientation behaviour.

Lastly, past studies on customer orientation were undertaken in developed countries in western, primarily Europe. There is a lack of research examining the cause and effect of customer orientation behaviour in developing countries beyond the North American-European axis (Babakus et al., 2008). The present study filled this void by investigating the antecedents and consequence of financial planners' customer orientation behaviour in Malaysia. This study is important because of the potential impact of cultural and character differences on customer orientation behaviour between developed and developing countries in Europe and Asia.

5.4.2 Managerial Implications

Beside theoretical contributions, this study also offers salient practical implications for financial planning firms to develop customer orientation behaviour programmes. More specifically, self-efficacy, employee engagement, and role conflict give more impacts on the adoption of customer orientation behaviour by financial planners in

Malaysia. This suggests that financial planning firms can create favourable customer orientation behaviour of their financial planners by considering those variables. From this perspective, a programme that can enhance self-efficacy and employee engagement, as well as diminishing role conflict will be a good strategy for financial planning firms in Malaysia. It is believed that this study provided meaningful insights into how self-efficacy, employee engagement, and role conflict influence financial planners' customer orientation behaviour, as well as how the behaviours enhance the performance of the financial planners in Malaysia. Evidently, the results and practices discussed by this study are useful for financial planning firms to adopt in the future.

One of the plausible implication of the present study results is that self-efficacy should receive more attention at work because it is the most influencing predictor of customer orientation behaviour of financial planners as compared to other variables in this study. The present study underscored the significant influence of self-efficacy construct on financial planners' customer orientation behaviour. This interrelationship may imply that when financial planning firms expect customer orientation behaviour from their financial planners, they could stimulate this behaviour by strengthening their financial planners' senses of self-efficacy.

In practical terms, there was evidenced that self-efficacy enhanced customer orientation behaviour of the financial planners. With this realisation, financial planning firms should offer career opportunities by establishing appropriate selection criteria to attract self-efficacious financial planners to their firms. In this regards, the firms should understand the necessity of recruiting, selecting, and retaining financial planners with strong self-efficacy. By doing so, it will be easier for the firms to motivate the planners to engage customer orientation behaviour in their practices.

Besides, the firms should consider selecting financial planners with a high level of self-efficacy for training programmes when there is a limited development budget. Also, the firms can encourage higher performance targets from financial planners with a high level of self-efficacy. Moreover, strengthening financial planners' confidence in their competence through training programs might also be necessary to maintain highly customer-orientated planners.

The positive impact of self-efficacy in boosting customer orientation behaviour suggested that it is beneficial for financial planning firms to attract and retain financial planners who tend to be more confident in their capabilities. Correspondingly, these financial planners have more tendencies in engaging customer orientation behaviour which would enhance the performance of the planners and the firms. If the level of self-efficacy is low among the financial planners, they are more incline to perform customer orientation behaviour in their practices. This will affect the service quality of the planners. Accordingly, more training for the financial planners who were lacking of confidence may be especially necessary in this context. Thus, it is important to identify the practical implications of financial planners' self-efficacy in order to motivate them to adopt customer orientation behaviour and eventually improve their job performance.

Because of the significant impact of self-efficacy on financial planners' customer orientation behaviour, the financial planners need to keep abreast of the technical knowledge of financial planning to help customers make a sound financial planning decision. According to Adnan bin Md Zain, the former MFPC president, practicing planners need both technical and soft skills to perform well in their jobs. Due to the significant influence of self-efficacy on customer orientation behaviour, the financial

planning firms should put more attention to the self-efficacy level of their financial planners. In accordance with this, the firms should make sure that their financial planners are well equipped with both technical and soft skills in serving their customers. However, the financial planners in Malaysia are lacking of soft skills in their professional conducts. Correspondingly, to uplift the customer orientation behaviour of the financial planners, Linnet Lee, Chief Executive Officer of FPAM, suggests that soft skill needs to be added to the repertoire of technical skills that are currently being taught to financial planners. While a continuous learning programme enables financial planners to meet the minimum standards of compliance, they still need specialized training in areas like soft skills. The soft skills trainings may be able to solve the current issue of lacking of competent knowledge among financial planners in Malaysia as addressed in the problem statement of the present study. Such suggestion also supports the finding of this study where customer orientation behaviour of the planners should be enhanced through training on self-efficacy.

Further, this study managed to shed light on the positive relationship between employee engagement and customer orientation behaviour. Given the direct positive effect of employee engagement on customer orientation, financial planning firms should implement a range of job-level training and development programmes to support the decision-making authority, supervisory coaching, role clarity, as well as career development. Regular administration of firm climate and engagement surveys and multi-rater feedback processes may be useful indicators of the extent to which such processes are being effectively implemented. Similarly, interventions aimed directly at developing employee engagement should be implemented. The management should not start to take corrective measures when discovered that their

financial planners had become unmotivated or less engaged. Preventive action should be done in advance on this matter.

Since employee engagement is a very important element, financial planning firms must give serious attention to disengaged financial planners. In this notion, financial planning firms should create an affective environment and engaged climate in the firm to encourage financial planners to feel engaged in their jobs. As a result, this will encourage the financial planners to be more energetic, passionate, motivated, committed, and proud of their jobs. In the current economic situation, financial planning firms should hire more engaged planners. This may provide a competitive advantage to the firms because job engagement may produce favourable behavioural outcomes especially in customer orientation behaviour as revealed in the findings of this study.

In order to promote customer orientation behaviour among financial planners, financial planning firms are suggested to put more effort to foster the employee engagement of the planners. This can be done through influencing planners' sense that their jobs are meaningful. Besides, firms should create an environment that maximize the performance of the planners and provide them with a passion to work. Thus, the management should behave positively to the financial planners and maintain a good relationship with them. This will help to solve the problems highlighted in the study as most of the newly joint financial planners have no objective in joining the industry and less commit towards their financial planning career.

As such, it is no surprise that there are more financial planning firms put more attention on employee engagement construct because by having engaged financial

planners will results in enhancing customer satisfaction, productivity, profitability, as well as lower turnover and absenteeism. Engaged financial planners will bring together both energy and strategically focused attitude, enhance customer orientation behaviour, yield higher level of customer satisfaction, and produce greater financial outcomes for the firms. This leads to the conclusion that financial planning firms that require their financial planners to adopt customer orientated approach must be certain that their financial planners are engaged to the firm.

As evidenced by the finding of the present study, role conflict showed minor inverse correlation on customer orientation in the financial planning industry. This implied that role conflict delimit customer orientation behaviour of the financial planners in Malaysia. This result was similar to most of the past researches which have documented the negative effects of role conflict on salespersons' customer orientation performance.

Since role conflict could impact customer orientation negatively, financial planning firms should find ways to reduce role conflict. In this context, performing job analyses within the firms, recruiting financial planners according to the information acquired from these business analyses, and employee empowerment practices that are performed based on the personal traits and resources of the financial planners may decrease role conflict. Besides, financial planning firms should carefully prepare or revise job descriptions to assist the financial planners to fully understand their role requirements and cope with various types of role conflict through on-going training programmes. Accordingly, the management of the financial planning firms should also be aware of the financial planners' work environment that could produce contradictory or incompatible demands and expectations. To tackle this issue, the

management should reconcile the differences in role expectations of the management and customers and help the planners to solve the conflict occurred.

In a related view, Datuk Johari Abdul Ghani, the former Deputy Finance Minister, urged that financial planners must be customer-centric besides making a commission from the business. Financial planners must also not be profit-focused which will distract the service quality of the planners. This is obvious in the practice of the young newly joint financial planners. Therefore, given the findings of the present study that display the detrimental effects of role conflict on the performance of customer orientation behaviour by the financial planners, financial planning firms should take more stringent checks and balances on the performance quality of their planners especially young planners by reducing role conflicts among the financial planners in the firms.

As such, financial planning firms should find some effective ways to ensure that their financial planners perform customer orientation behaviour which is congruent with the expectations of the management and customers. In this notion, financial planning firms should show more concern on the welfare of their financial planners especially the newly joint planners in order to avoid them to disregard the interest of their clients for their own income benefits when delivering the financial planning services to their customers. Accordingly, the issue of role conflict between product pushing and financial planning approach of the financial planners as mentioned earlier in this study can be tackled.

From the results obtained in this study, customer orientation behaviour exhibit high positive correlation with job performance. Hence, it can be stated that the customer

orientation behaviour of the financial planners in Malaysia will stipulate strong influence on their performance in their professional conducts. Correspondingly, the linkage between customer orientation and job performance leads to an interesting managerial implication.

From a practical standpoint, customer orientation is believed to be instrumental in improving job performance including job satisfaction, organizational commitment, and citizenship behaviours of the financial planners. Customer orientated financial planners are required to be better prepared to anticipate customer concerns and find a customised solution to specific customer needs to develop and build customers' respect, trust, loyalty, and long-term relationship. In many situations, the possession of a high degree of customer orientation may be of significant value to firms that truly value long-term customer relationships.

With the realization on the importance of customer orientation behaviour on financial planners' job performance, financial planning firms should create an environment where financial planners' customer-orientated behaviours are nurtured and developed. In this regard, the financial planning firms should attract, develop, and retain financial planners who display customer-orientated personality. Thus, the best practices in recruitment and selection procedures should be implemented to ensure the financial planners meet an ideal customer-oriented profile. Alternatively, financial planners with a lower level customer orientation should be placed in positions in which contact with customers is not extensive.

Further, from a managerial perspective, financial planning firms are suggested to hire financial planners with higher level of customer orientation since it signals a better

job-person fit. Those customer-orientated planners are expected to follow the organization rules and regulations with relative ease. They are resistant to burnout and their self-presentations do not need to rely on surface or deep acting. Such authentic displays are consistent with organisational as well as customer expectations and ultimately result in customer satisfaction and improved individual performance.

Besides, financial planning firms should assess customer orientation as part of the periodic evaluation exercise. The management should consider customer feedback, customer satisfaction and customer loyalty along with sales performance in the performance evaluation session. By doing so, financial planning firms will be rewarded with substantial returns in the form of improved staff welfare, heightened engagement, longer job tenure, and better performance.

To promote customer orientation behaviour, the management could provide training programmes that focus on establishing a strong orientation for customer needs and the ability (i.e., technical and soft skills) to fulfil those needs. It is vital to first emphasize on development programs for cultivating customer-oriented beliefs in financial planners and then focus on their soft and technical skills. The management should concentrate on trying to instil a customer orientation mind-set amongst their financial planners. More specifically, management needs to get their financial planners to buy in to a customer orientation philosophy which would then carry over into related behaviours. As a consequence, higher level of customer orientation behaviour can be performed by the financial planners to uplift their professional performance.

5.5 Limitations and Directions for Future Research

Although this study expanded our knowledge of financial planners' customer orientation behaviour, it has some limitations which offered some recommendations for future research. According to the present study constraints and findings, three directions are suggested for further research.

Firstly, the present study was conducted in the financial planning industry among licensed financial planners in Malaysia. These may delimit generalisations. Although the limited sample allowed the researcher to control for the influence of extraneous variables, it is important to replicate the study in other industries to ensure that the results will hold across diverse industries and allow for a meaningful comparison. To broaden the database for further generalizations, testing viability of the study in other professional sectors would be fruitful. Besides, it would be useful in the future studies to obtain data from different type of professional sectors to validate the findings of this study in other sectors and enable comparison of the results.

Further, as the financial planning industry is characterised by high affect, intimacy, and prolonged interaction with customers, the findings may not be generalizable to other professions that are more standardised and less intensive such as engineering, architecture, and information technology. Therefore, it is also suggested that future research further examine customer orientation behaviour in different industries. Given the different job scopes and role functions, a comparative study between professionals and salespersons of their customer orientation behaviour is an interesting avenue for future work to explore.

Secondly, another drawback of the present study was the cross-sectional research design employed. All the questionnaire data were collected at one point in time. As financial planning financial performance only can be unfolded over time, a longitudinal study could have provided insightful results. However, due to the time and cost constraints, it was not employed in this study. The longitudinal study would be of greater value to infer causal associations between the antecedent variables and customer orientation behaviour. Hence, it would be recommended for future research to collect data in different time periods to avoid common method effects on customer orientation study.

On the other hand, the results of this study might be influenced by common method variance because self-report questionnaires were used as a measurement tool. Customer orientation behaviour might be inflated due to significant social desirability tendencies. Therefore, a pure quantitative approach as used in this study might not really solve the common method variance issue. To address common method variance, future research could replicate the findings by using mixed method approach with a combination of self-reports and interviews.

Lastly, the third issue concerns the antecedents and consequence variables examined in this study. There are other important customer orientation behaviour related variables, apart from those investigated in this study, that warrant future study. For example, the personality traits of financial planners should be investigated to assess their effects on customer orientation behaviour. Perhaps, it would elicit different results in relation to financial planners' customer orientation behaviour and able to explain their customer orientation behaviour in a better insight. In this regards, Brown et al. (2002) looked at various personality traits of service workers and found

agreeability, emotional stability, and the need for activity contributed to a high level of customer orientation. However, to our best knowledge, there is relatively scarce of research that investigated those personality traits on customer orientation behaviour among professionals in Malaysia. It, therefore, seems likely that different results might emerge if the study were to be replicated by considering a range of personality domains in different business contexts (Varghese et al., 2017). Thus, it is recommended that future studies may need to draw deeper insights on the influence of professional personality traits on customer orientation behaviour.

In addition, future research may also wish to explore potential moderators in a professional environment context to improve the explanatory power of the antecedents of customer orientation behaviour. In fact, there is lack of research on moderator influencing the relationship between customer orientation behaviour and job performance of the financial planners. Therefore, further research is warranted in this area. On the other hand, the impact of customer orientation on job performance can be better explained by considering intervening variables through a moderating or mediating mechanism such as work experience. Financial planners with more experience may be in a better position to provide better advice which might mediate the effect of customer orientation behaviour on job performance of the financial planners (Beh, 2018). By doing so, it is hoped that further studies in the aforementioned directions could help provide better understanding of the professionals' job performance.

5.6 Conclusion

In conclusion, this study has made significant progress towards understanding the cause and effect of customer orientation behaviour. Irrespective of the abovementioned shortcomings, however, this study contributes to the customer orientation literature in its consideration of the antecedents and consequence of customer orientation behaviour on the financial planners in Malaysia.

The findings of this study indicated that self-efficacy and employee engagement correlated positively with customer orientation behaviour while role conflict was shown to have mild inverse correlation with customer orientation behaviour. Contrary to expectations, role ambiguity did not have any significant influence on customer orientation behaviour. Accordingly, customer orientation behaviour exhibit a strong impact on job performance as the criterion variable.

Thus, the results of this study underscore the merits that by putting more attention to self-efficacy and employee engagement domains to encourage customer orientation behaviour among the financial planners, it will improve their job performance. However, the issue of role conflict should be handled wisely in order to maintain the customer orientation behaviour of the financial planners in their professional conducts.

In tandem with the increase in the standard of living in Malaysia along with the complexity of financial instruments, it is timely that the customer orientation behaviour of financial planners in the financial planning industry is given due attention because of its importance from the financial, economic, and academic standpoint.

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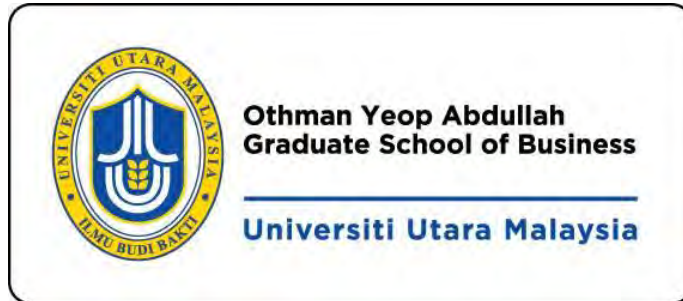
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APPENDICES

Appendix A: Survey Questionnaire



Title:

The Antecedents and Consequence of Customer Orientation Behaviour among Financial Planners in Malaysia

This questionnaire is conducted in order to fulfil the requirements for the Doctor of Business Administration (DBA) for Universiti Utara Malaysia. All the information gathered through this research is strictly for academic purposes only. The information shared by the participants will be kept private and confidential.

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QUESTIONNAIRE

This questionnaire consists of two sections. Please complete both sections.

Section A

This section covers customer orientation behaviour, self-efficacy, employee engagement, role ambiguity, role conflict, and job performance. Please indicate your level of agreement or disagreement with the statements below by ticking (/) in the boxes provided.

1= Strongly Disagree 2= Disagree 3= Neutral 4= Agree 5= Strongly Agree

CUSTOMER ORIENTATION BEHAVIOUR	1	2	3	4	5
I would try to help the customers to achieve their financial goals.					
I would try to achieve my goals by satisfying the customers.					
A good financial planner always put customers' best interest first.					
I would try to get the customers to discuss their needs with me.					
I would try to influence the customers by information rather than by pressure.					
I would offer the financial products that are best suited to the customers' needs.					
I would try to find out what kind of financial products would be the most helpful to the customers.					
I would answer the customers' questions about the financial products as correctly as I can.					
I would try to bring the customers' problems together with the financial products that can help them solve those problems.					
I am willing to disagree with the customers in order to help them make a better decision.					
I would try to give the customers accurate expectations of what the financial products will do for them.					
I try to figure out what the customers' needs are.					

SELF-EFFICACY	1	2	3	4	5
I always manage to solve difficult issues of the customers if I try hard enough.					
If the customers opposes me, I can find means and ways to get what I want.					
It is easy for me to stick to my aims and accomplish my goals by helping the customers.					
I am confident that I could deal efficiently with unexpected events raised by the customers.					
Thanks to my resourcefulness, I know how to handle unforeseen situations when dealing with the customers.					

SELF-EFFICACY (CONT')	1	2	3	4	5
I can solve most problems if I invest the necessary effort to serve the customers.					
I can remain calm when facing difficulties because I can rely on my coping abilities when dealing with the customers.					
When I am confronted with the problem(s) of the customers, I can usually find several solutions to help them.					
If I am in a problematical situation with the customers, I can usually think of something to do.					
No matter what problems are raised by the customers, I'm usually able to handle them.					

EMPLOYEE ENGAGEMENT	1	2	3	4	5
I feel responsible for my job performance.					
I am committed to my jobs.					
How well I do in my jobs matter a great deal to me.					
How I do in my jobs influence how I feel.					

ROLE AMBIGUITY	1	2	3	4	5
I feel uncertain about how much authority I have in my jobs.					
Clear, planned goals and objectives do not exist in my jobs.					
I know that I have divided my time properly while performing the tasks connected with my jobs.					
I'm not sure what my responsibilities are in my jobs.					
I receive clear explanations of what has to be done in my jobs.					
I know exactly what is expected of me in my jobs.					

ROLE CONFLICT	1	2	3	4	5
I perform the jobs that are likely to be accepted by one and not accepted by others.					
I have to perform my jobs differently from what are supposed to be done.					
I seldom receive the jobs without the resources to complete them.					
I usually do not have to break the rules or policies in order to carry out my jobs.					
I usually receive the jobs without adequate resources and materials to execute them.					
I work with two or more groups who operate quite similarly.					
I seldom receive incompatible requests from two or more people.					
I work on unnecessary things.					

JOB PERFORMANCE	1	2	3	4	5
I am a top performer in my firm.					
I am in the top 10% of financial planners in my firm.					
I get along better with customers than other financial planners.					
I know more about services delivered to customers than other financial planners.					
I know what the customers expect better than other financial planners.					

Section B

This section covers on your personal background. Please tick (/) at the box provided.

1. Gender

Male ☐ Female ☐

2. Ethnicity

Malay ☐ Chinese ☐ Indian ☐

Others (please specify): ☐ _____

3. Age

21–25 ☐ 26–30 ☐ 31–35 ☐ 36–40 ☐
41–45 ☐ 46–50 ☐ 51–55 ☐ 56–60 ☐ Above 60 ☐

4. Education Level

SPM ☐ Diploma ☐ Degree ☐ Master ☐ PhD/DBA ☐

5. Financial Planning Experience

1 – 5 years	<input type="checkbox"/>	More than 20 years:	<input type="checkbox"/>
6 – 10 years	<input type="checkbox"/>	(Please specify):	_____
11 – 15 years	<input type="checkbox"/>		
16 – 20 years	<input type="checkbox"/>		

6. Monthly Income

Below RM 2,000	<input type="checkbox"/>	RM 10,000 and above	<input type="checkbox"/>
RM 2,000 – RM 3,999	<input type="checkbox"/>	(Please specify) : RM	_____
RM 4,000 – RM 5,999	<input type="checkbox"/>		
RM 6,000 – RM 7,999	<input type="checkbox"/>		
RM 8,000 – RM 9,999	<input type="checkbox"/>		

THANK YOU

Appendix B: Pilot Test Cronbach Alpha

```
RELIABILITY  
  /VARIABLES=COB1 COB2 COB3 COB4 COB5 COB6 COB7 COB8 COB9 COB10 COB11  
COB12  
  /SCALE('ALL VARIABLES') ALL  
  /MODEL=ALPHA  
  /SUMMARY=TOTAL.
```

Reliability Statistics

Cronbach's Alpha	N of Items
.905	12



Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
COB1: I would try to help the customers to achieve their financial goals.	51.09	14.728	.748	.892
COB2: I would try to achieve my goals by satisfying the customers.	51.14	14.773	.700	.894
COB3: A good financial planner always put customers' best interest first.	50.97	15.793	.525	.902
COB4: I would try to get the customers to discuss their needs with me.	51.06	14.997	.689	.894
COB5: I would try to influence the customers by information rather than by pressure.	51.20	15.106	.516	.903
COB6: I would offer the financial products that are best suited to the customers' needs.	51.14	14.773	.614	.898
COB7: I would try to find out what kind of financial products would be the most helpful to the customers.	51.03	15.087	.687	.895
COB8: I would answer the customers' questions about the financial products as correctly as I can.	50.94	15.820	.554	.901
COB9: I would try to bring the customers' problems together with the financial products that can help them solve those problems.	51.20	14.106	.772	.889
COB10: I am willing to disagree with the customers in order to help them make a better decision.	51.37	14.417	.569	.903
COB11: I would try to give the customers accurate expectations of what the financial products will do for them.	51.23	14.770	.676	.895
COB12: I try to figure out what the customers' needs are.	51.11	15.163	.602	.898

RELIABILITY

```

/VARIABLES=SE1 SE2 SE3 SE4 SE5 SE6 SE7 SE8 SE9 SE10
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.902	10



UUM
Universiti Utara Malaysia

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SE1: I always manage to solve difficult issues of the customers if I try hard enough.	40.91	10.904	.670	.891
SE2: If the customers opposes me, I can find means and ways to get what I want.	40.91	10.787	.710	.888
SE3: It is easy for me to stick to my aims and accomplish my goals by helping the customers.	40.80	11.988	.368	.908
SE4: I am confident that I could deal efficiently with unexpected events raised by the customers.	40.97	10.558	.767	.884
SE5: Thanks to my resourcefulness, I know how to handle unforeseen situations when dealing with the customers.	40.97	10.734	.707	.888
SE6: I can solve most problems if I invest the necessary effort to serve the customers.	41.00	11.118	.576	.897
SE7: I can remain calm when facing difficulties because I can rely on my coping abilities when dealing with the customers.	41.03	10.676	.719	.888
SE8: When I am confronted with the problem(s) of the customers, I can usually find several solutions to help them.	41.11	10.457	.802	.882
SE9: If I am in a problematical situation with the customers, I can usually think of something to do.	41.14	11.067	.528	.901
SE10: No matter what problems are raised by the customers, I'm usually able to handle them.	41.03	10.734	.699	.889

```

RELIABILITY
/VARIABLES=EE1 EE2 EE3 EE4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.829	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EE1: I feel responsible for my job performances.	14.03	1.382	.692	.770
EE2: I am committed to my jobs.	14.09	1.316	.705	.762
EE3: How well I do in my jobs matter a great deal to me.	14.06	1.467	.560	.826
EE4: How I do in my jobs influence how I feel.	14.14	1.303	.676	.776

```

RELIABILITY
/VARIABLES=RA1 RA2 RA3 RA4 RA5 RA6
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.877	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RA1: I feel uncertain about how much authority I have in my jobs.	7.69	4.575	.545	.878
RA2: Clear, planned goals and objectives do not exist in my jobs.	7.74	4.373	.668	.858
RA3: I know that I have divided my time properly while performing the tasks connected with my jobs.	7.63	4.476	.595	.870
RA4: I'm not sure what my responsibilities are in my jobs.	7.60	3.953	.781	.838
RA5: I receive clear explanations of what has to be done in my jobs.	7.49	4.081	.751	.844
RA6: I know exactly what is expected of me in my jobs.	7.57	4.193	.760	.843

RELIABILITY

```

/VARIABLES=RC1 RC2 RC3 RC4 RC5 RC6 RC7 RC8
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.886	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RC1: I perform the jobs that are likely to be accepted by one and not accepted by others.	9.06	6.408	.503	.887
RC2: I have to perform my jobs differently from what are supposed to be done.	9.11	5.987	.758	.863
RC3: I seldom receive the jobs without the resources to complete them.	9.14	6.185	.690	.870
RC4: I usually do not have to break the rules or policies in order to carry out my jobs.	9.06	5.703	.729	.865
RC5: I usually receive the jobs without adequate resources and materials to execute them.	9.11	6.281	.608	.877
RC6: I work with two or more groups who operate quite similarly.	9.06	5.938	.727	.865
RC7: I seldom receive incompatible requests from two or more people.	8.97	5.970	.664	.872
RC8: I work on unnecessary things.	9.09	6.257	.594	.878

```

RELIABILITY
/VARIABLES=JP1 JP2 JP3 JP4 JP5
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.892	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
JP1: I am a top performer in my firm.	15.57	4.311	.858	.843
JP2: I am in the top 10% of financial planners in my firm.	15.09	4.257	.676	.887
JP3: I get along better with customers than other financial planners.	15.14	4.891	.580	.901
JP4: I know more about services delivered to customers than other financial planners.	15.71	4.563	.686	.880
JP5: I know what the customers expect better than other financial planners.	15.51	4.081	.921	.826

Appendix C: Non- Response Bias

Group Statistics					
	NonBiasGroup	N	Mean	Std. Deviation	Std. Error Mean
Gender	Early Response	125	1.37	.484	.043
	Late Response	31	1.48	.508	.091
Ethnic Group	Early Response	125	1.88	.485	.043
	Late Response	31	1.90	.301	.054
Age	Early Response	125	4.26	2.102	.188
	Late Response	31	4.42	1.766	.317
Highest Education Level	Early Response	125	3.06	.619	.055
	Late Response	31	3.03	.605	.109
Experience in year as Financial Planner	Early Response	125	2.10	1.197	.107
	Late Response	31	2.16	1.319	.237
Income per month	Early Response	125	4.30	1.652	.148
	Late Response	31	4.35	1.582	.284



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Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Gender	Equal variances assumed	2.216	.139	-1.181
	Equal variances not assumed			-1.147
Ethnic Group	Equal variances assumed	4.758	.031	-.254
	Equal variances not assumed			-.335
Age	Equal variances assumed	1.602	.207	-.399
	Equal variances not assumed			-.443
Highest Education Level	Equal variances assumed	.208	.649	.257
	Equal variances not assumed			.260
Experience in year as Financial Planner	Equal variances assumed	.459	.499	-.234
	Equal variances not assumed			-.220
Income per month	Equal variances assumed	.505	.478	-.155
	Equal variances not assumed			-.159

Independent Samples Test

		t-test for Equality of Means		
		df	Sig. (2-tailed)	Mean Difference
Gender	Equal variances assumed	154	.239	-.116
	Equal variances not assumed	44.495	.257	-.116
Ethnic Group	Equal variances assumed	154	.800	-.023
	Equal variances not assumed	73.865	.738	-.023
Age	Equal variances assumed	154	.690	-.163
	Equal variances not assumed	53.196	.660	-.163
Highest Education Level	Equal variances assumed	154	.798	.032
	Equal variances not assumed	46.847	.796	.032
Experience in year as Financial Planner	Equal variances assumed	154	.816	-.057
	Equal variances not assumed	43.070	.827	-.057
Income per month	Equal variances assumed	154	.877	-.051
	Equal variances not assumed	47.577	.875	-.051

Independent Samples Test

		t-test for Equality of Means		
		Std. Error Difference	95% Confidence Interval of the Difference	
			Lower	Upper
Gender	Equal variances assumed	.098	-.310	.078
	Equal variances not assumed	.101	-.319	.088
Ethnic Group	Equal variances assumed	.091	-.204	.157
	Equal variances not assumed	.069	-.161	.115
Age	Equal variances assumed	.409	-.972	.646
	Equal variances not assumed	.369	-.903	.576
Highest Education Level	Equal variances assumed	.124	-.212	.276
	Equal variances not assumed	.122	-.213	.277
Experience in year as Financial Planner	Equal variances assumed	.245	-.542	.427
	Equal variances not assumed	.260	-.582	.467
Income per month	Equal variances assumed	.329	-.700	.599
	Equal variances not assumed	.320	-.695	.593

Appendix D: Demographic Frequencies

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	95	60.9	60.9	60.9
	Female	61	39.1	39.1	100.0
	Total	156	100.0	100.0	

Ethnic Group

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	25	16.0	16.0	16.0
	Chinese	122	78.2	78.2	94.2
	Indian	8	5.1	5.1	99.4
	Sino-Kadazan	1	.6	.6	100.0
	Total	156	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 - 25 years old	6	3.8	3.8	3.8
	26 - 30 years old	23	14.7	14.7	18.6
	31 - 35 years old	36	23.1	23.1	41.7
	36 - 40 years old	33	21.2	21.2	62.8
	41 - 45 years old	17	10.9	10.9	73.7
	46 - 50 years old	18	11.5	11.5	85.3
	51 - 55 years old	8	5.1	5.1	90.4
	56 - 60 years old	7	4.5	4.5	94.9
	Over 60 years old	8	5.1	5.1	100.0
	Total	156	100.0	100.0	

Highest Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	3	1.9	1.9	1.9
	Diploma	14	9.0	9.0	10.9
	Bachelor's Degree	112	71.8	71.8	82.7
	Master Degree	25	16.0	16.0	98.7
	Doctorate Degree	2	1.3	1.3	100.0
	Total	156	100.0	100.0	

Experience in year as Financial Planner

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 5 years	64	41.0	41.0	41.0
	6 - 10 years	43	27.6	27.6	68.6
	11 - 15 years	26	16.7	16.7	85.3
	16 - 20 years	13	8.3	8.3	93.6
	> 20 years	10	6.4	6.4	100.0
	Total	156	100.0	100.0	

Income per month

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< RM 2,000	6	3.8	3.8	3.8
	RM 2,000 - RM 3,999	22	14.1	14.1	17.9
	RM 4,000 - RM 5,999	27	17.3	17.3	35.3
	RM 6,000 - RM 7,999	24	15.4	15.4	50.6
	RM 8,000 - RM 9,999	16	10.3	10.3	60.9
	≥ RM 10,000	61	39.1	39.1	100.0
	Total	156	100.0	100.0	

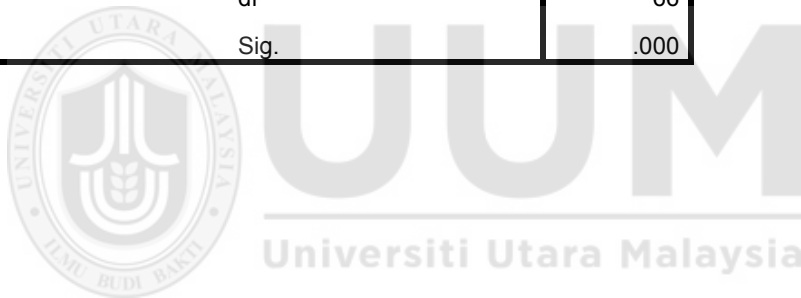
Appendix E: Factor Analysis on COB

```
FACTOR
/VARIABLES COB1 COB2 COB3 COB4 COB5 COB6 COB7 COB8 COB9 COB10 COB11
COB12
/MISSING LISTWISE
/ANALYSIS COB1 COB2 COB3 COB4 COB5 COB6 COB7 COB8 COB9 COB10 COB11
COB12
/PRINT INITIAL KMO EXTRACTION ROTATION
/PLOT EIGEN
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.915
Bartlett's Test of Sphericity	Approx. Chi-Square	1145.325
	df	66
	Sig.	.000



Communalities

	Initial	Extraction
COB1: I would try to help the customers to achieve their financial goals.	1.000	.631
COB2: I would try to achieve my goals by satisfying the customers.	1.000	.667
COB3: A good financial planner always put customers' best interest first.	1.000	.644
COB4: I would try to get the customers to discuss their needs with me.	1.000	.580
COB5: I would try to influence the customers by information rather than by pressure.	1.000	.403
COB6: I would offer the financial products that are best suited to the customers' needs.	1.000	.521
COB7: I would try to find out what kind of financial products would be the most helpful to the customers.	1.000	.623
COB8: I would answer the customers' questions about the financial products as correctly as I can.	1.000	.483
COB9: I would try to bring the customers' problems together with the financial products that can help them solve those problems.	1.000	.661
COB10: I am willing to disagree with the customers in order to help them make a better decision.	1.000	.439
COB11: I would try to give the customers accurate expectations of what the financial products will do for them.	1.000	.658
COB12: I try to figure out what the customers' needs are.	1.000	.511

Extraction Method: Principal Component Analysis.

```

FACTOR
/VARIABLES COB1 COB2 COB3 COB4 COB6 COB7 COB9 COB11 COB12
/MISSING LISTWISE
/ANALYSIS COB1 COB2 COB3 COB4 COB6 COB7 COB9 COB11 COB12
/PRINT INITIAL KMO EXTRACTION ROTATION
/PLOT EIGEN
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.

```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.894
Bartlett's Test of Sphericity	Approx. Chi-Square	875.238
	df	36
	Sig.	.000



Communalities

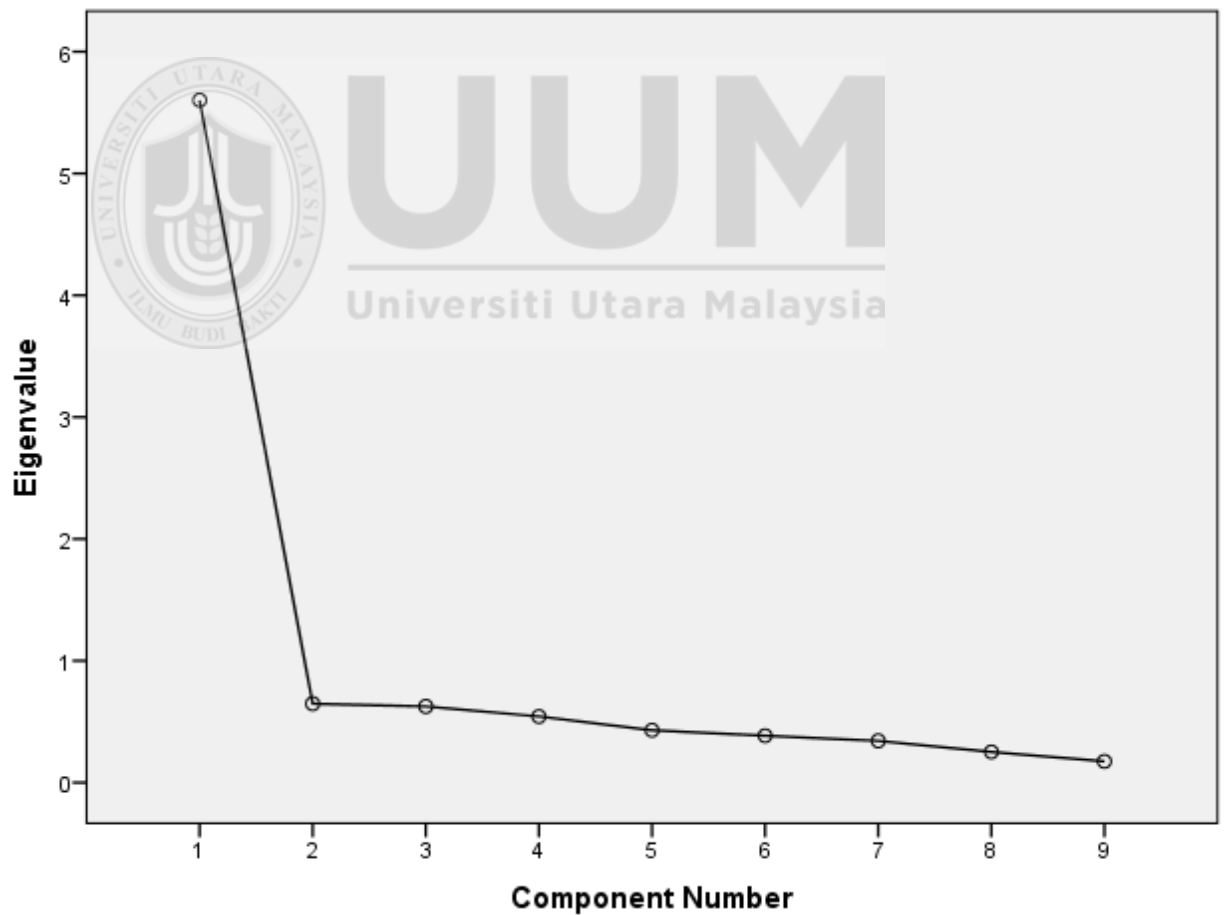
	Initial	Extraction
COB1: I would try to help the customers to achieve their financial goals.	1.000	.644
COB2: I would try to achieve my goals by satisfying the customers.	1.000	.642
COB3: A good financial planner always put customers' best interest first.	1.000	.662
COB4: I would try to get the customers to discuss their needs with me.	1.000	.586
COB6: I would offer the financial products that are best suited to the customers' needs.	1.000	.561
COB7: I would try to find out what kind of financial products would be the most helpful to the customers.	1.000	.679
COB9: I would try to bring the customers' problems together with the financial products that can help them solve those problems.	1.000	.660
COB11: I would try to give the customers accurate expectations of what the financial products will do for them.	1.000	.655
COB12: I try to figure out what the customers' needs are.	1.000	.512

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.602	62.241	62.241	5.602	62.241	62.241
2	.647	7.192	69.433			
3	.625	6.946	76.379			
4	.543	6.032	82.411			
5	.429	4.770	87.182			
6	.385	4.276	91.458			
7	.343	3.806	95.264			
8	.252	2.800	98.064			
9	.174	1.936	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot

Component Matrix^a

	Component
	1
COB1: I would try to help the customers to achieve their financial goals.	.802
COB2: I would try to achieve my goals by satisfying the customers.	.801
COB3: A good financial planner always put customers' best interest first.	.814
COB4: I would try to get the customers to discuss their needs with me.	.765
COB6: I would offer the financial products that are best suited to the customers' needs.	.749
COB7: I would try to find out what kind of financial products would be the most helpful to the customers.	.824
COB9: I would try to bring the customers' problems together with the financial products that can help them solve those problems.	.813
COB11: I would try to give the customers accurate expectations of what the financial products will do for them.	.809
COB12: I try to figure out what the customers' needs are.	.716

Extraction Method: Principal Component Analysis.^a

a. 1 components extracted.

**Rotated
Component
Matrix^a**

--

a. Only one component was extracted. The solution cannot be rotated.

Appendix F: Factor Analysis on SE

FACTOR

```
/VARIABLES SE1 SE2 SE3 SE4 SE5 SE6 SE7 SE8 SE9 SE10  
/MISSING LISTWISE  
/ANALYSIS SE1 SE2 SE3 SE4 SE5 SE6 SE7 SE8 SE9 SE10  
/PRINT INITIAL KMO EXTRACTION ROTATION  
/PLOT EIGEN  
/CRITERIA MINEIGEN(1) ITERATE(25)  
/EXTRACTION PC  
/CRITERIA ITERATE(25)  
/ROTATION VARIMAX  
/METHOD=CORRELATION.
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.904
Bartlett's Test of Sphericity	Approx. Chi-Square	902.456
	df	45
	Sig.	.000



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Communalities

	Initial	Extraction
SE1: I always manage to solve difficult issues of the customers if I try hard enough.	1.000	.656
SE2: If the customers opposes me, I can find means and ways to get what I want.	1.000	.571
SE3: It is easy for me to stick to my aims and accomplish my goals by helping the customers.	1.000	.429
SE4: I am confident that I could deal efficiently with unexpected events raised by the customers.	1.000	.548
SE5: Thanks to my resourcefulness, I know how to handle unforeseen situations when dealing with the customers.	1.000	.616
SE6: I can solve most problems if I invest the necessary effort to serve the customers.	1.000	.664
SE7: I can remain calm when facing difficulties because I can rely on my coping abilities when dealing with the customers.	1.000	.670
SE8: When I am confronted with the problem(s) of the customers, I can usually find several solutions to help them.	1.000	.677
SE9: If I am in a problematical situation with the customers, I can usually think of something to do.	1.000	.450
SE10: No matter what problems are raised by the customers, I'm usually able to handle them.	1.000	.515

Extraction Method: Principal Component Analysis.

```

FACTOR
/VARIABLES SE1 SE2 SE4 SE5 SE6 SE7 SE8 SE10
/MISSING LISTWISE
/ANALYSIS SE1 SE2 SE4 SE5 SE6 SE7 SE8 SE10
/PRINT INITIAL KMO EXTRACTION ROTATION
/PLOT EIGEN
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.

```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.886
Bartlett's Test of Sphericity	Approx. Chi-Square	735.000
	df	28
	Sig.	.000

Communalities

	Initial	Extraction
SE1: I always manage to solve difficult issues of the customers if I try hard enough.	1.000	.685
SE2: If the customers opposes me, I can find means and ways to get what I want.	1.000	.588
SE4: I am confident that I could deal efficiently with unexpected events raised by the customers.	1.000	.569
SE5: Thanks to my resourcefulness, I know how to handle unforeseen situations when dealing with the customers.	1.000	.656
SE6: I can solve most problems if I invest the necessary effort to serve the customers.	1.000	.659
SE7: I can remain calm when facing difficulties because I can rely on my coping abilities when dealing with the customers.	1.000	.664
SE8: When I am confronted with the problem(s) of the customers, I can usually find several solutions to help them.	1.000	.667
SE10: No matter what problems are raised by the customers, I'm usually able to handle them.	1.000	.516

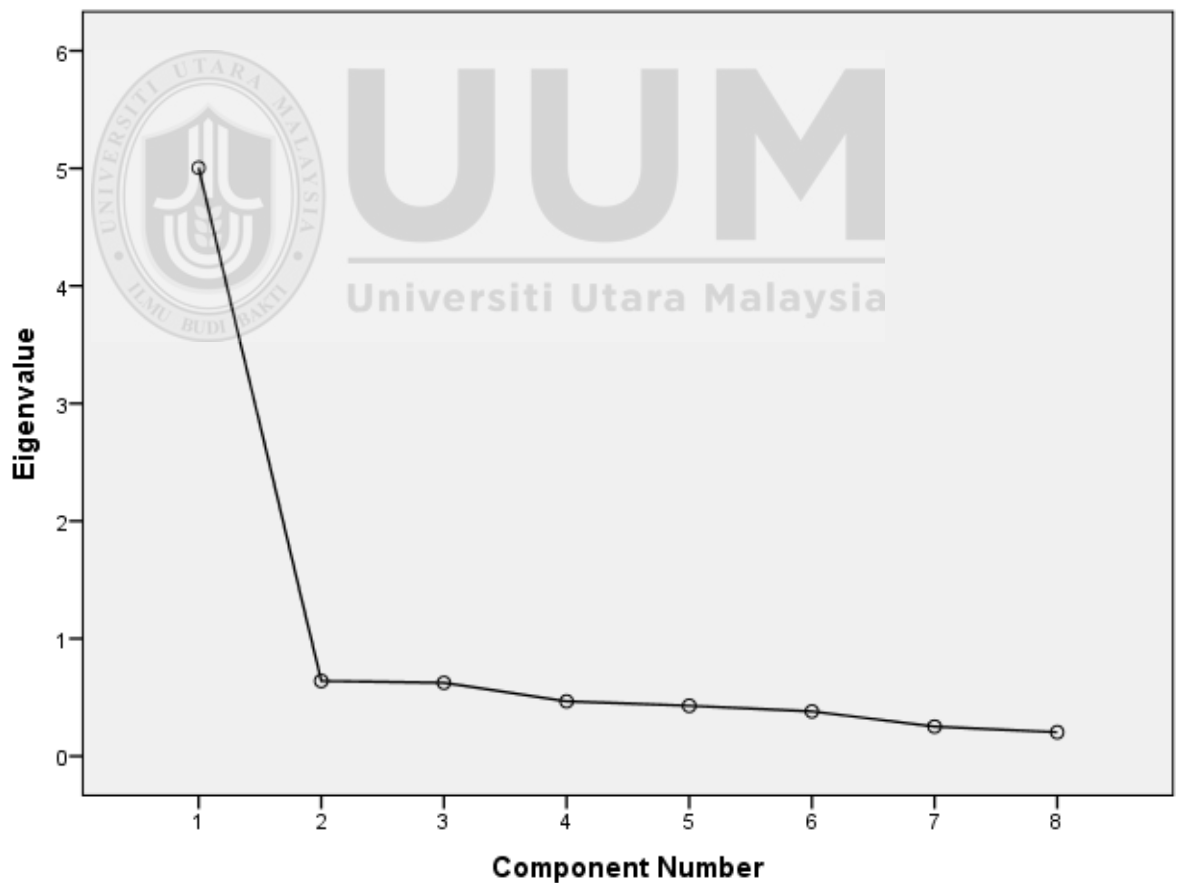
Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.005	62.557	62.557	5.005	62.557	62.557
2	.639	7.990	70.546			
3	.624	7.805	78.352			
4	.466	5.824	84.176			
5	.429	5.362	89.538			
6	.381	4.764	94.301			
7	.252	3.150	97.452			
8	.204	2.548	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix^a

	Component
	1
SE1: I always manage to solve difficult issues of the customers if I try hard enough.	.827
SE2: If the customers opposes me, I can find means and ways to get what I want.	.767
SE4: I am confident that I could deal efficiently with unexpected events raised by the customers.	.755
SE5: Thanks to my resourcefulness, I know how to handle unforeseen situations when dealing with the customers.	.810
SE6: I can solve most problems if I invest the necessary effort to serve the customers.	.812
SE7: I can remain calm when facing difficulties because I can rely on my coping abilities when dealing with the customers.	.815
SE8: When I am confronted with the problem(s) of the customers, I can usually find several solutions to help them.	.817
SE10: No matter what problems are raised by the customers, I'm usually able to handle them.	.718

Extraction Method: Principal Component Analysis.^a

a. 1 components extracted.

**Rotated
Component
Matrix^a**

--

a. Only one component was extracted. The solution cannot be rotated.

Appendix G: Factor Analysis on EE

FACTOR

```

/VARIABLES EE1 EE2 EE3 EE4
/MISSING LISTWISE
/ANALYSIS EE1 EE2 EE3 EE4
/PRINT INITIAL KMO EXTRACTION ROTATION
/PLOT EIGEN
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.

```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.804
Bartlett's Test of Sphericity	Approx. Chi-Square
	319.892
	df
	6
	Sig.
	.000

Communalities

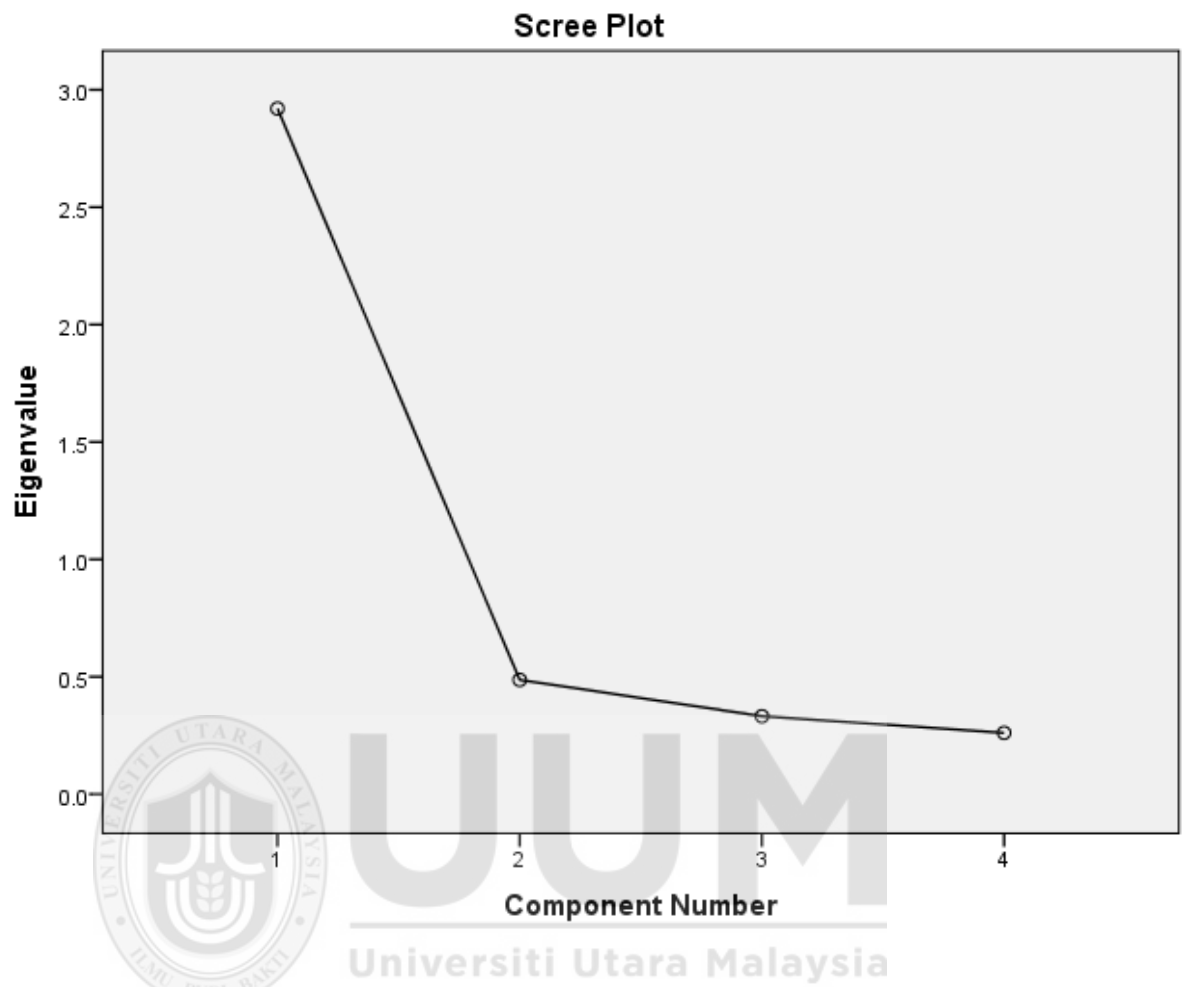
	Initial	Extraction
EE1: I feel responsible for my job performances.	1.000	.767
EE2: I am committed to my jobs.	1.000	.729
EE3: How well I do in my jobs matter a great deal to me.	1.000	.697
EE4: How I do in my jobs influence how I feel.	1.000	.727

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.920	72.997	72.997	2.920	72.997	72.997
2	.487	12.172	85.169			
3	.332	8.299	93.468			
4	.261	6.532	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component
	1
EE1: I feel responsible for my job performances.	.876
EE2: I am committed to my jobs.	.854
EE3: How well I do in my jobs matter a great deal to me.	.835
EE4: How I do in my jobs influence how I feel.	.852

Extraction Method: Principal Component Analysis.^a

a. 1 components extracted.

**Rotated
Component
Matrix^a**

--

a. Only one component was extracted. The solution cannot be rotated.



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Appendix H: Factor Analysis on RA

```
FACTOR
/VARIABLES RA1 RA2 RA3 RA4 RA5 RA6
/MISSING LISTWISE
/ANALYSIS RA1 RA2 RA3 RA4 RA5 RA6
/PRINT INITIAL KMO EXTRACTION ROTATION
/PLOT EIGEN
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.
```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.856
Bartlett's Test of Sphericity	Approx. Chi-Square	486.670
	df	15
	Sig.	.000



Communalities

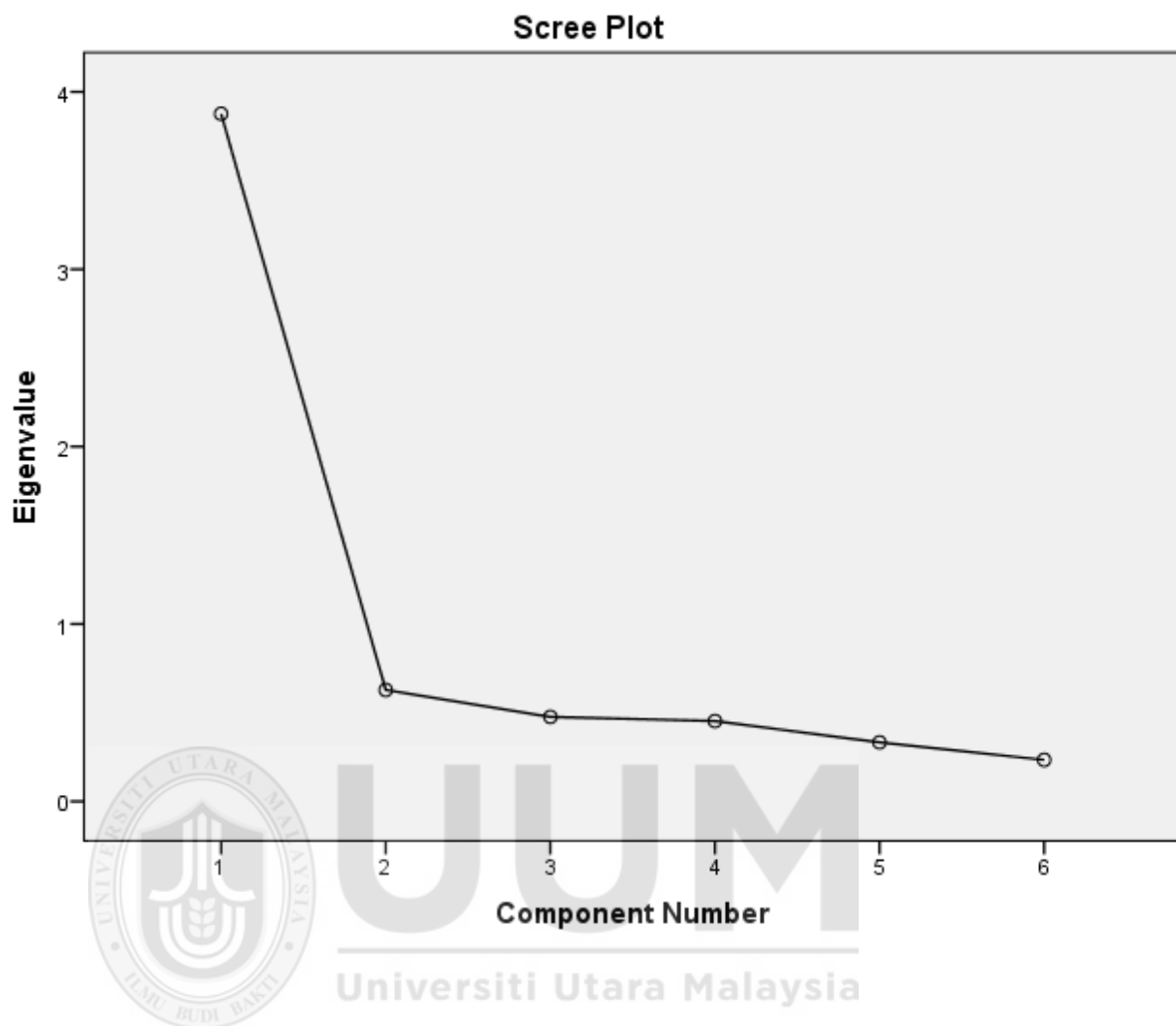
	Initial	Extraction
RA1: I feel uncertain about how much authority I have in my jobs.	1.000	.600
RA2: Clear, planned goals and objectives do not exist in my jobs.	1.000	.676
RA3: I know that I have divided my time properly while performing the tasks connected with my jobs.	1.000	.646
RA4: I'm not sure what my responsibilities are in my jobs.	1.000	.683
RA5: I receive clear explanations of what has to be done in my jobs.	1.000	.708
RA6: I know exactly what is expected of me in my jobs.	1.000	.564

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.876	64.606	64.606	3.876	64.606	64.606
2	.628	10.468	75.074			
3	.476	7.938	83.012			
4	.453	7.548	90.560			
5	.333	5.544	96.104			
6	.234	3.896	100.000			

Extraction Method: Principal Component Analysis.



Component Matrix^a

	Component
	1
RA1: I feel uncertain about how much authority I have in my jobs.	.775
RA2: Clear, planned goals and objectives do not exist in my jobs.	.822
RA3: I know that I have divided my time properly while performing the tasks connected with my jobs.	.804
RA4: I'm not sure what my responsibilities are in my jobs.	.826
RA5: I receive clear explanations of what has to be done in my jobs.	.841
RA6: I know exactly what is expected of me in my jobs.	.751

Extraction Method: Principal Component Analysis.^a

a. 1 components extracted.

**Rotated
Component
Matrix^a**

--

a. Only one component was extracted. The solution cannot be rotated.

Appendix I: Factor Analysis on RC

FACTOR

```

/VARIABLES RC1 RC2 RC3 RC4 RC5 RC6 RC7 RC8
/MISSING LISTWISE
/ANALYSIS RC1 RC2 RC3 RC4 RC5 RC6 RC7 RC8
/PRINT INITIAL KMO EXTRACTION ROTATION
/PLOT EIGEN
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.

```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.899
Bartlett's Test of Sphericity	Approx. Chi-Square
	749.031
	df
	28
	Sig.
	.000

Communalities

	Initial	Extraction
RC1: I perform the jobs that are likely to be accepted by one and not accepted by others.	1.000	.573
RC2: I have to perform my jobs differently from what are supposed to be done.	1.000	.701
RC3: I seldom receive the jobs without the resources to complete them.	1.000	.648
RC4: I usually do not have to break the rules or policies in order to carry out my jobs.	1.000	.645
RC5: I usually receive the jobs without adequate resources and materials to execute them.	1.000	.635
RC6: I work with two or more groups who operate quite similarly.	1.000	.665
RC7: I seldom receive incompatible requests from two or more people.	1.000	.673
RC8: I work on unnecessary things.	1.000	.525

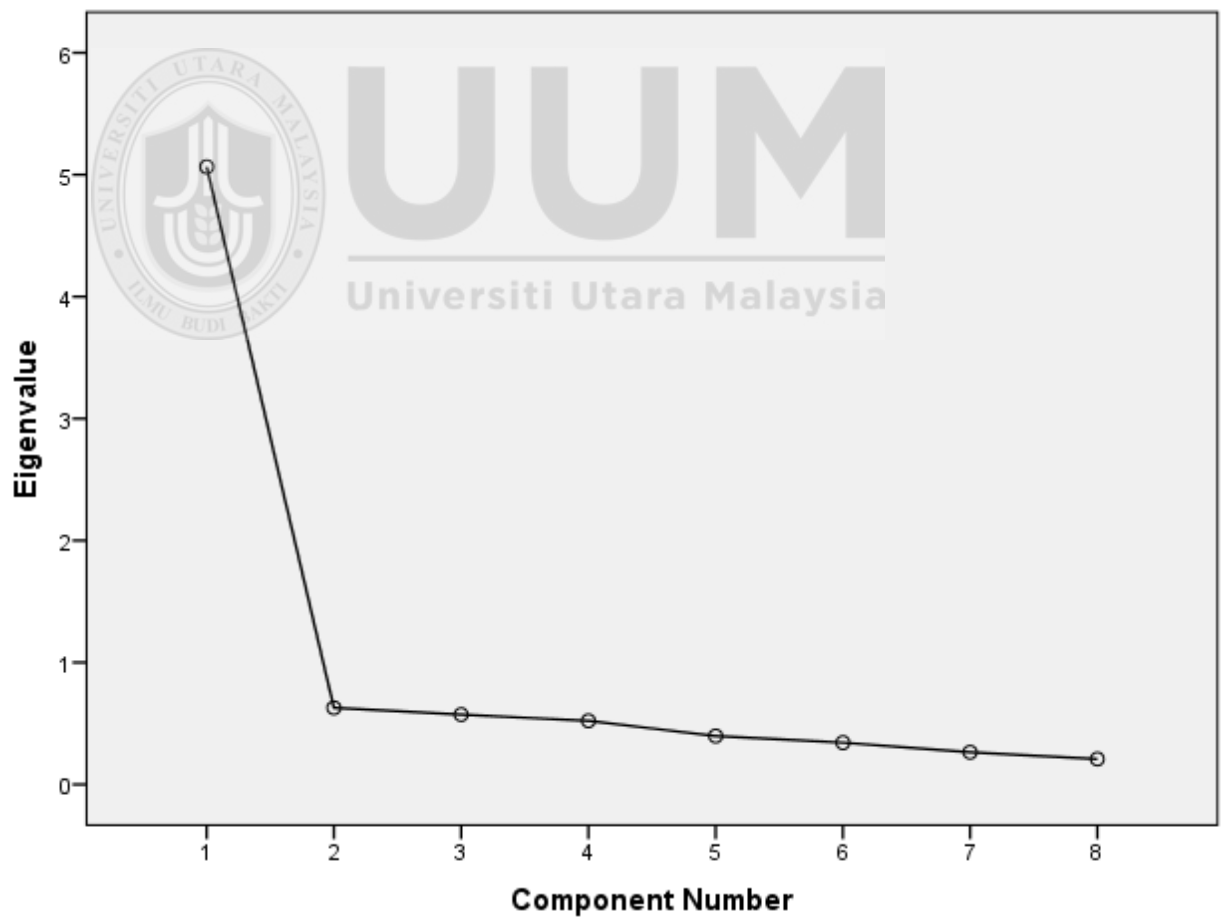
Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.065	63.308	63.308	5.065	63.308	63.308
2	.629	7.856	71.165			
3	.573	7.159	78.323			
4	.522	6.523	84.846			
5	.397	4.963	89.809			
6	.343	4.285	94.094			
7	.264	3.300	97.395			
8	.208	2.605	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix^a

	Component
	1
RC1: I perform the jobs that are likely to be accepted by one and not accepted by others.	.757
RC2: I have to perform my jobs differently from what are supposed to be done.	.837
RC3: I seldom receive the jobs without the resources to complete them.	.805
RC4: I usually do not have to break the rules or policies in order to carry out my jobs.	.803
RC5: I usually receive the jobs without adequate resources and materials to execute them.	.797
RC6: I work with two or more groups who operate quite similarly.	.816
RC7: I seldom receive incompatible requests from two or more people.	.820
RC8: I work on unnecessary things.	.724

Extraction Method: Principal Component Analysis.^a

a. 1 components extracted.

**Rotated
Component
Matrix^a**

--

a. Only one component was extracted. The solution cannot be rotated.

Appendix J: Factor Analysis on JP

FACTOR

```

/VARIABLES JP1 JP2 JP3 JP4 JP5
/MISSING LISTWISE
/ANALYSIS JP1 JP2 JP3 JP4 JP5
/PRINT INITIAL KMO EXTRACTION ROTATION
/PLOT EIGEN
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/METHOD=CORRELATION.

```

Factor Analysis

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.871
Bartlett's Test of Sphericity	Approx. Chi-Square	636.883
	df	10
	Sig.	.000

Communalities

	Initial	Extraction
JP1: I am a top performer in my firm.	1.000	.838
JP2: I am in the top 10% of financial planners in my firm.	1.000	.768
JP3: I get along better with customers than other financial planners.	1.000	.634
JP4: I know more about services delivered to customers than other financial planners.	1.000	.734
JP5: I know what the customers expect better than other financial planners.	1.000	.890

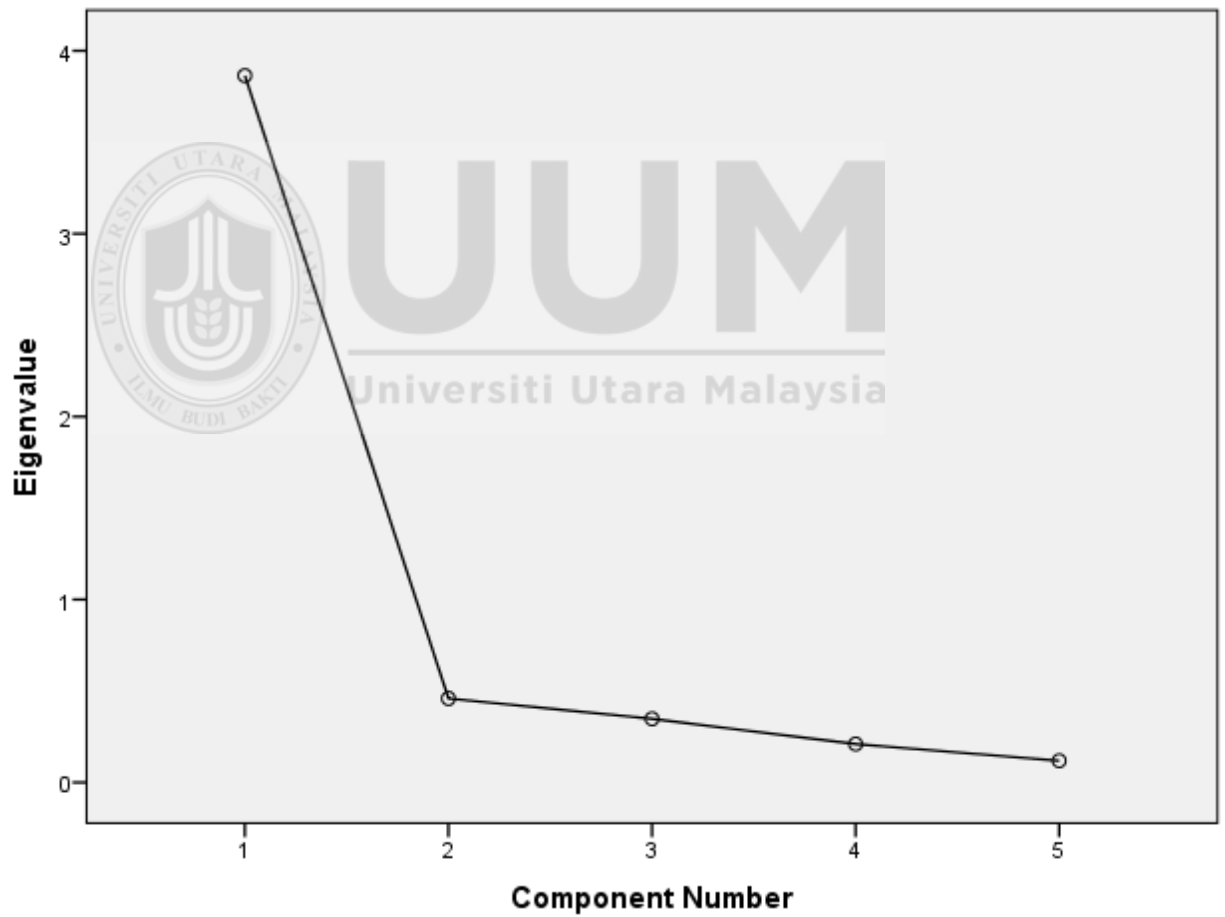
Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.865	77.290	77.290	3.865	77.290	77.290
2	.459	9.184	86.474			
3	.348	6.957	93.431			
4	.210	4.199	97.630			
5	.118	2.370	100.000			

Extraction Method: Principal Component Analysis.

Scree Plot



Component Matrix^a

	Component
	1
JP1: I am a top performer in my firm.	.915
JP2: I am in the top 10% of financial planners in my firm.	.877
JP3: I get along better with customers than other financial planners.	.796
JP4: I know more about services delivered to customers than other financial planners.	.857
JP5: I know what the customers expect better than other financial planners.	.944

Extraction Method: Principal Component

Analysis.^a

a. 1 components extracted.

Rotated

Component

Matrix^a

--

a. Only one component was extracted. The solution cannot be rotated.

Appendix K: Actual Test Cronbach Alpha

RELIABILITY

/VARIABLES=COB1 COB2 COB3 COB4 COB6 COB7 COB9 COB11 COB12

/SCALE('ALL VARIABLES') ALL

/MODEL=ALPHA

/SUMMARY=TOTAL.

Reliability Statistics

Cronbach's Alpha	N of Items
.923	9



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Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
COB1: I would try to help the customers to achieve their financial goals.	36.29	10.619	.740	.913
COB2: I would try to achieve my goals by satisfying the customers.	36.29	10.687	.739	.913
COB3: A good financial planner always put customers' best interest first.	36.22	10.704	.751	.913
COB4: I would try to get the customers to discuss their needs with me.	36.24	10.844	.697	.916
COB6: I would offer the financial products that are best suited to the customers' needs.	36.31	10.679	.679	.917
COB7: I would try to find out what kind of financial products would be the most helpful to the customers.	36.22	10.662	.768	.912
COB9: I would try to bring the customers' problems together with the financial products that can help them solve those problems.	36.35	10.512	.752	.912
COB11: I would try to give the customers accurate expectations of what the financial products will do for them.	36.37	10.454	.753	.912
COB12: I try to figure out what the customers' needs are.	36.32	10.735	.643	.920

```

RELIABILITY
/VARIABLES=SE1 SE2 SE4 SE5 SE6 SE7 SE8 SE10
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.913	8



Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
SE1: I always manage to solve difficult issues of the customers if I try hard enough.	31.69	8.243	.758	.899
SE2: If the customers opposes me, I can find means and ways to get what I want.	31.71	8.403	.688	.904
SE4: I am confident that I could deal efficiently with unexpected events raised by the customers.	31.77	8.243	.675	.906
SE5: Thanks to my resourcefulness, I know how to handle unforeseen situations when dealing with the customers.	31.68	8.284	.744	.900
SE6: I can solve most problems if I invest the necessary effort to serve the customers.	31.76	8.237	.742	.900
SE7: I can remain calm when facing difficulties because I can rely on my coping abilities when dealing with the customers.	31.81	8.105	.747	.899
SE8: When I am confronted with the problem(s) of the customers, I can usually find several solutions to help them.	31.83	8.037	.754	.899
SE10: No matter what problems are raised by the customers, I'm usually able to handle them.	31.78	8.301	.635	.909

```

RELIABILITY
/VARIABLES=EE1 EE2 EE3 EE4
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.874	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EE1: I feel responsible for my job performances.	13.51	2.329	.767	.828
EE2: I am committed to my jobs.	13.51	2.135	.725	.840
EE3: How well I do in my jobs matter a great deal to me.	13.54	2.237	.709	.846
EE4: How I do in my jobs influence how I feel.	13.64	2.077	.731	.839

```

RELIABILITY
/VARIABLES=RA1 RA2 RA3 RA4 RA5 RA6
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.889	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RA1: I feel uncertain about how much authority I have in my jobs.	7.42	4.541	.668	.876
RA2: Clear, planned goals and objectives do not exist in my jobs.	7.51	4.587	.733	.866
RA3: I know that I have divided my time properly while performing the tasks connected with my jobs.	7.43	4.595	.707	.870
RA4: I'm not sure what my responsibilities are in my jobs.	7.38	4.456	.734	.865
RA5: I receive clear explanations of what has to be done in my jobs.	7.35	4.372	.759	.861
RA6: I know exactly what is expected of me in my jobs.	7.40	4.552	.642	.881

RELIABILITY

```

/VARIABLES=RC1 RC2 RC3 RC4 RC5 RC6 RC7 RC8
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.916	8

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
RC1: I perform the jobs that are likely to be accepted by one and not accepted by others.	10.28	8.433	.678	.909
RC2: I have to perform my jobs differently from what are supposed to be done.	10.37	8.401	.776	.901
RC3: I seldom receive the jobs without the resources to complete them.	10.29	8.452	.736	.904
RC4: I usually do not have to break the rules or policies in order to carry out my jobs.	10.29	8.403	.732	.904
RC5: I usually receive the jobs without adequate resources and materials to execute them.	10.36	8.528	.723	.905
RC6: I work with two or more groups who operate quite similarly.	10.24	8.298	.748	.903
RC7: I seldom receive incompatible requests from two or more people.	10.21	8.219	.759	.902
RC8: I work on unnecessary things.	10.26	8.479	.643	.912

```

RELIABILITY
/VARIABLES=JP1 JP2 JP3 JP4 JP5
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA
/SUMMARY=TOTAL.

```

Reliability Statistics

Cronbach's Alpha	N of Items
.923	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
JP1: I am a top performer in my firm.	14.89	5.749	.860	.894
JP2: I am in the top 10% of financial planners in my firm.	14.65	5.301	.802	.908
JP3: I get along better with customers than other financial planners.	14.46	6.018	.698	.925
JP4: I know more about services delivered to customers than other financial planners.	15.00	6.142	.770	.912
JP5: I know what the customers expect better than other financial planners.	14.85	5.550	.898	.886

Appendix L: Descriptive Analysis on Investigated Variables

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Customer Orientation Behaviour	156	3.78	5.00	4.5363	.40608
Self-Efficacy	156	3.75	5.00	4.5361	.40734
Employee Engagement	156	3.25	5.00	4.5176	.48370
Role Ambiguity	156	1.00	2.33	1.4829	.42044
Role Conflict	156	1.00	2.25	1.4696	.41162
Job Performance	156	3.00	4.80	3.6923	.59390
Valid N (listwise)	156				



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Appendix M: T-Test and ANOVA for Demographical Difference in COB

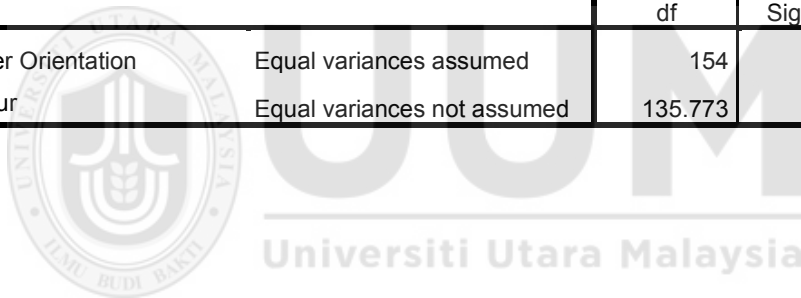
T-TEST GROUPS=Gender (1 2)
 /MISSING=ANALYSIS
 /VARIABLES=COB
 /CRITERIA=CI (.95) .

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means
		F	Sig.	t
Customer Orientation	Equal variances assumed	2.632	.107	-1.881
Behaviour	Equal variances not assumed			-1.916

Independent Samples Test

		t-test for Equality of Means		
		df	Sig. (2-tailed)	Mean Difference
Customer Orientation	Equal variances assumed	154	.062	-.12430
Behaviour	Equal variances not assumed	135.773	.057	-.12430



Independent Samples Test

		t-test for Equality of Means		
		Std. Error Difference	95% Confidence Interval of the Difference	
			Lower	Upper
Customer Orientation	Equal variances assumed	.06609	-.25486	.00625
Behaviour	Equal variances not assumed	.06488	-.25261	.00401

ONEWAY COB BY Ethnic
/MISSING ANALYSIS

ANOVA

Customer Orientation Behaviour

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.344	2	.172	1.045	.354
Within Groups	25.215	153	.165		
Total	25.560	155			

ONEWAY COB BY Age
/MISSING ANALYSIS

ANOVA

Customer Orientation Behaviour

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.434	8	.179	1.092	.372
Within Groups	24.126	147	.164		
Total	25.560	155			

ONEWAY COB BY EDU
/MISSING ANALYSIS

ANOVA

Customer Orientation Behaviour

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.247	4	.312	1.936	.107
Within Groups	24.313	151	.161		
Total	25.560	155			

ONEWAY COB BY EXP
/MISSING ANALYSIS

ANOVA

Customer Orientation Behaviour

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.705	4	.176	1.071	.373
Within Groups	24.855	151	.165		
Total	25.560	155			

ONEWAY COB BY Income
/MISSING ANALYSIS

ANOVA

Customer Orientation Behaviour

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.897	5	.179	1.091	.368
Within Groups	24.662	150	.164		
Total	25.560	155			



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Appendix N: Correlation Analysis of Antecedent Variable-COB

		Correlations				
		Customer Orientation Behaviour	Self-Efficacy	Employee Engagement	Role Ambiguity	Role Conflict
Customer Orientation Behaviour	Pearson Correlation	1	.797**	.767**	.030	-.520**
	Sig. (2-tailed)		.000	.000	.714	.000
	N	156	156	156	156	156
Self-Efficacy	Pearson Correlation	.797**	1	.563**	.037	-.426**
	Sig. (2-tailed)	.000		.000	.650	.000
	N	156	156	156	156	156
Employee Engagement	Pearson Correlation	.767**	.563**	1	-.059	-.482**
	Sig. (2-tailed)	.000	.000		.462	.000
	N	156	156	156	156	156
Role Ambiguity	Pearson Correlation	.030	.037	-.059	1	-.031
	Sig. (2-tailed)	.714	.650	.462		.701
	N	156	156	156	156	156
Role Conflict	Pearson Correlation	-.520**	-.426**	-.482**	-.031	1
	Sig. (2-tailed)	.000	.000	.000	.701	
	N	156	156	156	156	156

** . Correlation is significant at the 0.01 level (2-tailed).

Appendix O: Correlation Analysis of COB-JP

Correlations		Customer Orientation Behaviour	Job Performance
Customer Orientation Behaviour	Pearson Correlation	1	.770**
	Sig. (2-tailed)		.000
	N	156	156
Job Performance	Pearson Correlation	.770**	1
	Sig. (2-tailed)	.000	
	N	156	156

** . Correlation is significant at the 0.01 level (2-tailed).



Appendix P: Multiple Regression Analysis Antecedents-COB

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Role Conflict, Role Ambiguity, Self-Efficacy, Employee Engagement ^b		Enter

a. Dependent Variable: Customer Orientation Behaviour

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.868 ^a	.754	.747	.20416	1.733

a. Predictors: (Constant), Role Conflict, Role Ambiguity, Self-Efficacy, Employee Engagement

b. Dependent Variable: Customer Orientation Behaviour

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.266	4	4.816	115.558	.000 ^b
	Residual	6.294	151	.042		
	Total	25.560	155			

a. Dependent Variable: Customer Orientation Behaviour

b. Predictors: (Constant), Role Conflict, Role Ambiguity, Self-Efficacy, Employee Engagement

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.978	.264		3.711	.000
	Self-Efficacy	.486	.054	.488	8.985	.000
	Employee Engagement	.329	.047	.392	6.964	.000
	Role Ambiguity	.030	.039	.031	.765	.445
	Role Conflict	-.121	.046	-.123	-2.616	.010

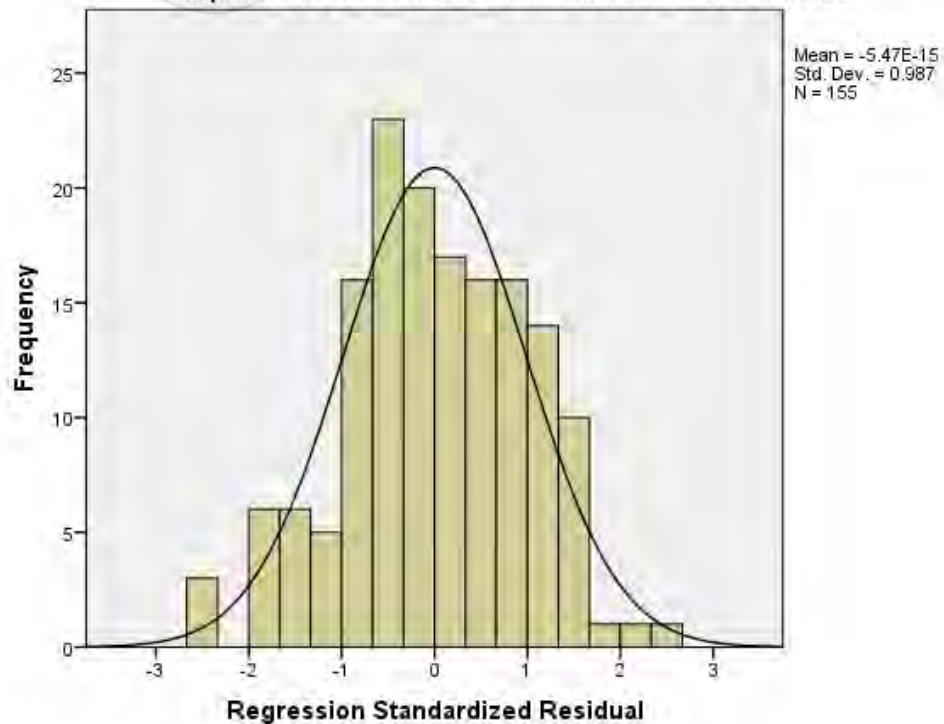
Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Self-Efficacy	.553	1.807
	Employee Engagement	.516	1.940
	Role Ambiguity	.984	1.016
	Role Conflict	.744	1.345

a. Dependent Variable: Customer Orientation Behaviour

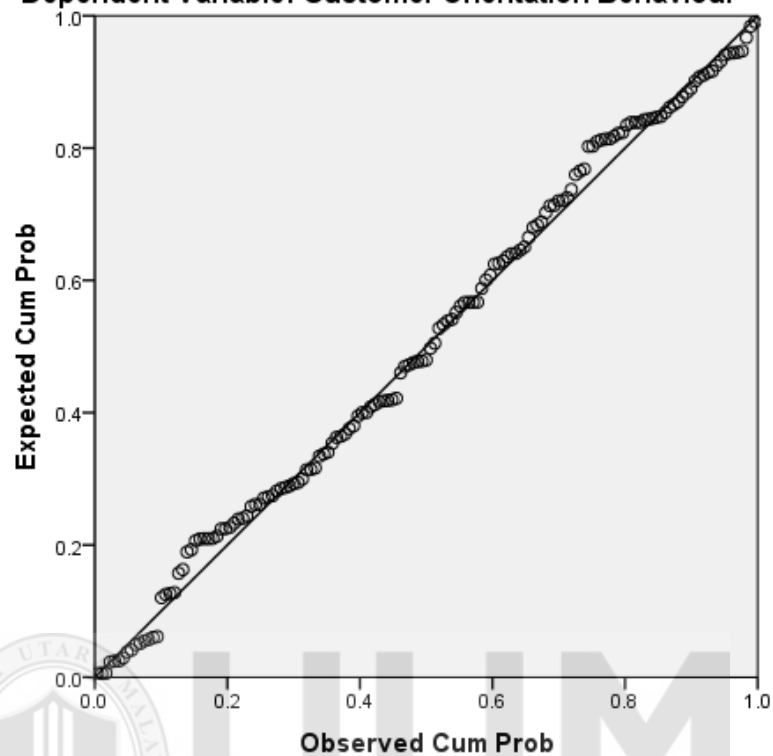
Histogram

Dependent Variable: Customer Orientation Behaviour



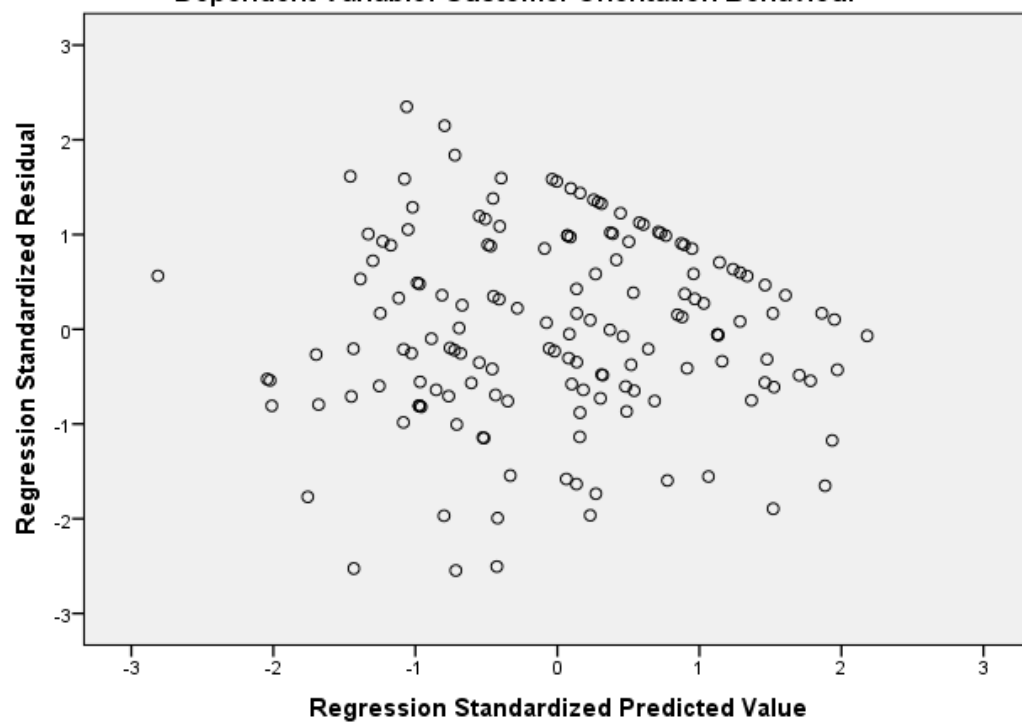
Normal P-P Plot of Regression Standardized Residual

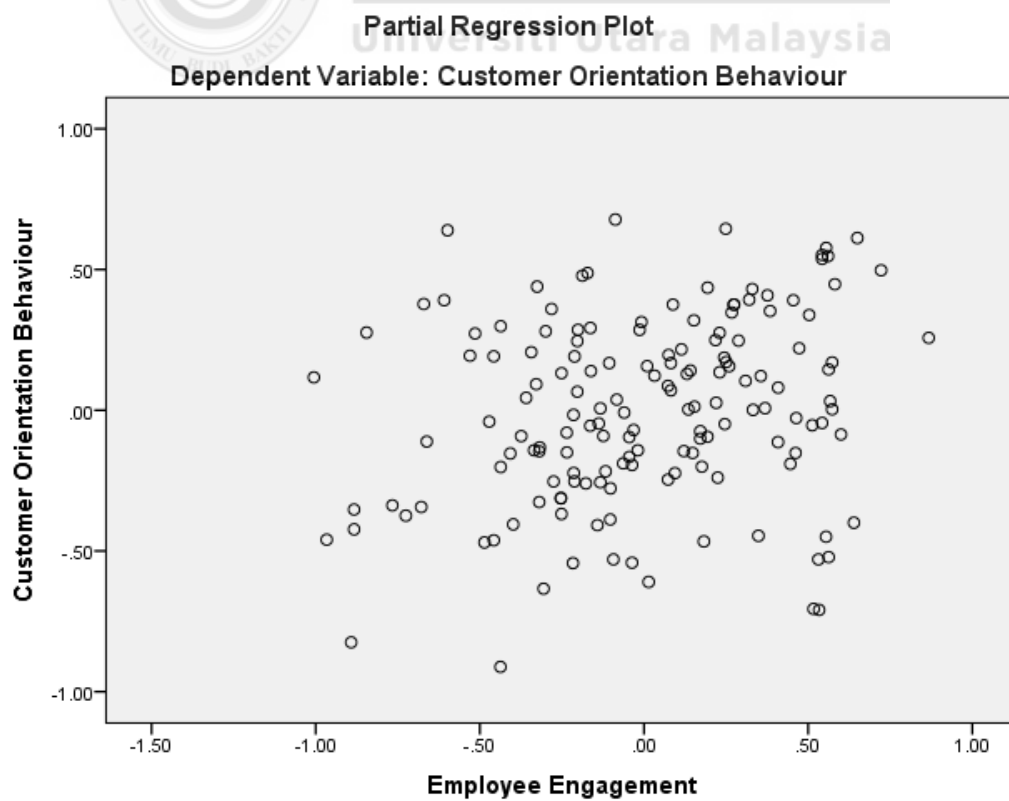
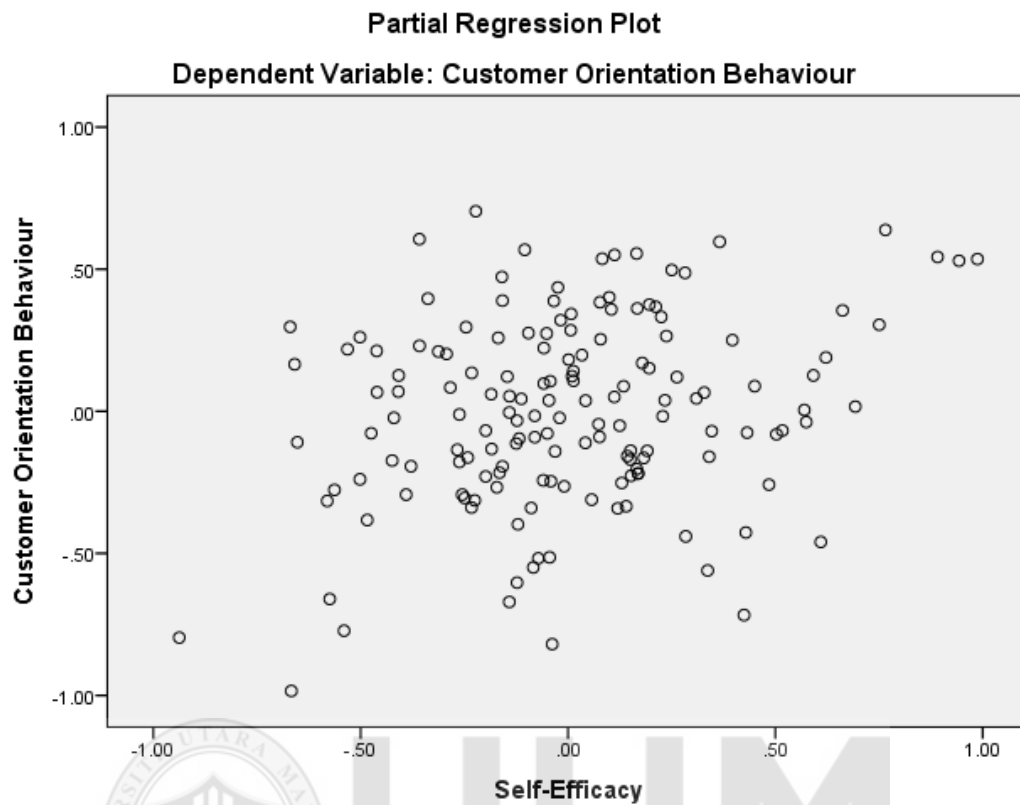
Dependent Variable: Customer Orientation Behaviour

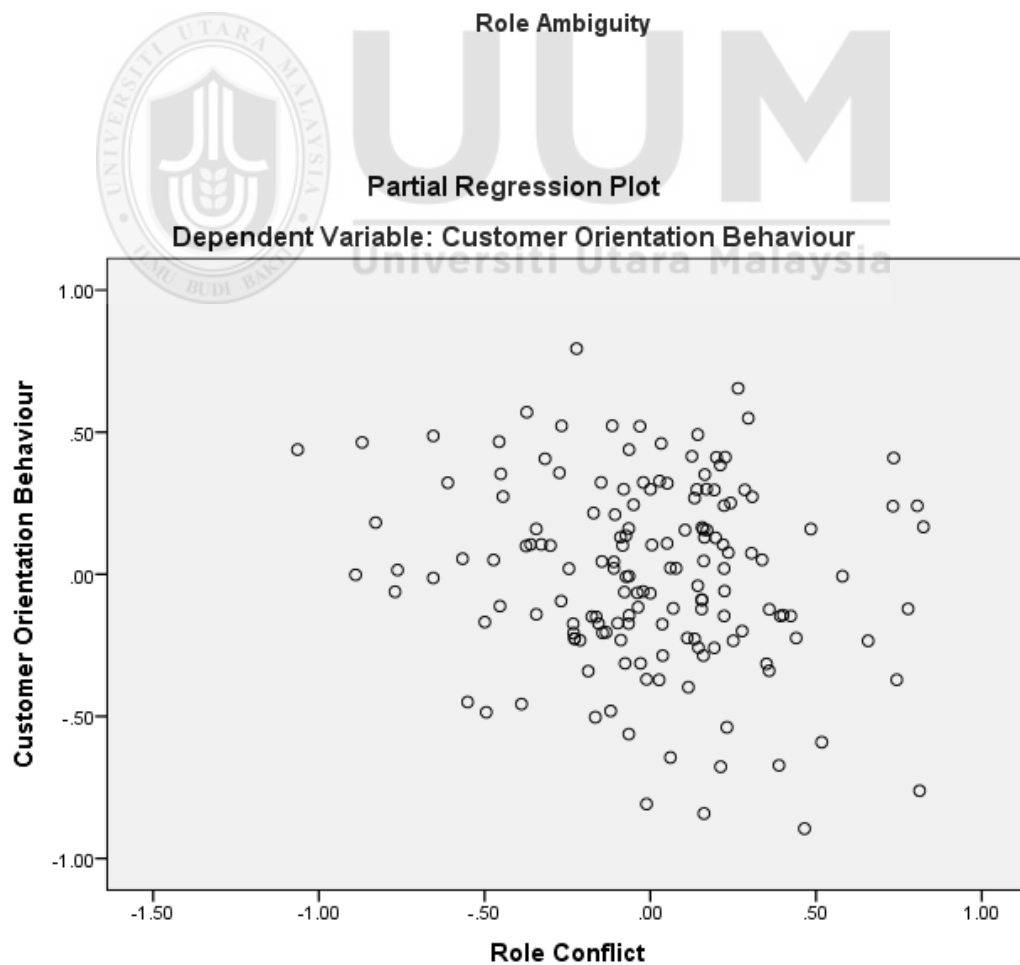
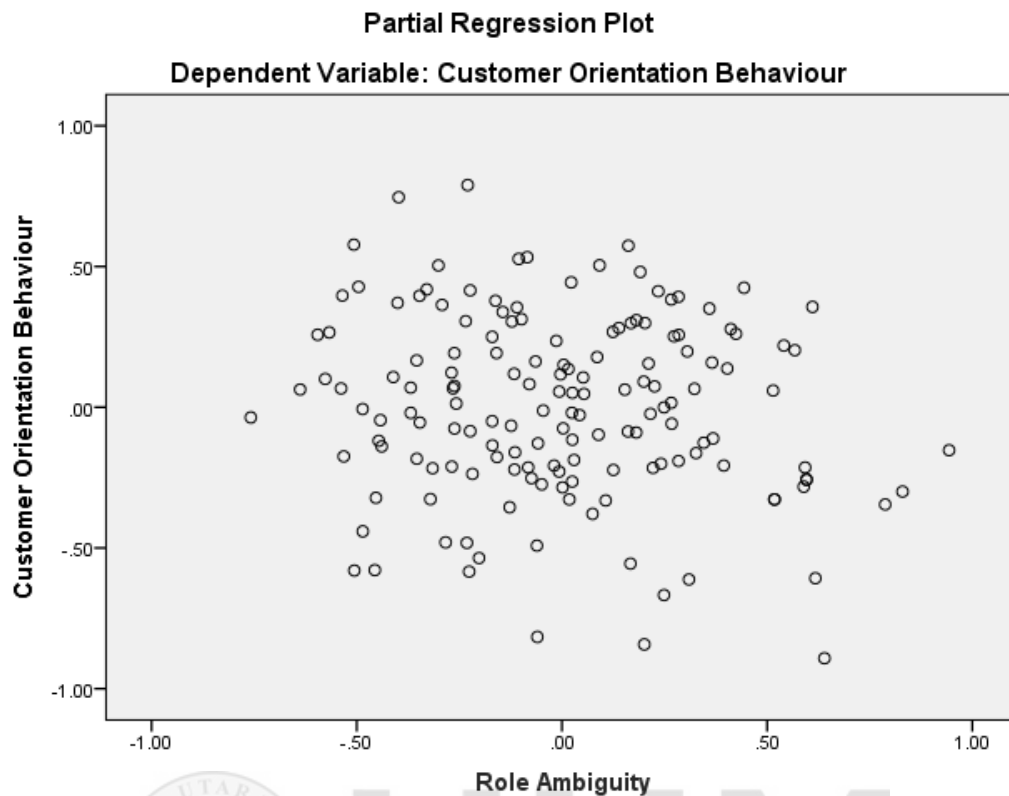


Scatterplot

Dependent Variable: Customer Orientation Behaviour







Appendix Q: Regression Analysis COB-JP

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Customer Orientation Behaviour ^b		Enter

a. Dependent Variable: Job Performance

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770 ^a	.593	.590	.38008	2.004

a. Predictors: (Constant), Customer Orientation Behaviour

b. Dependent Variable: Job Performance

ANOVA^a

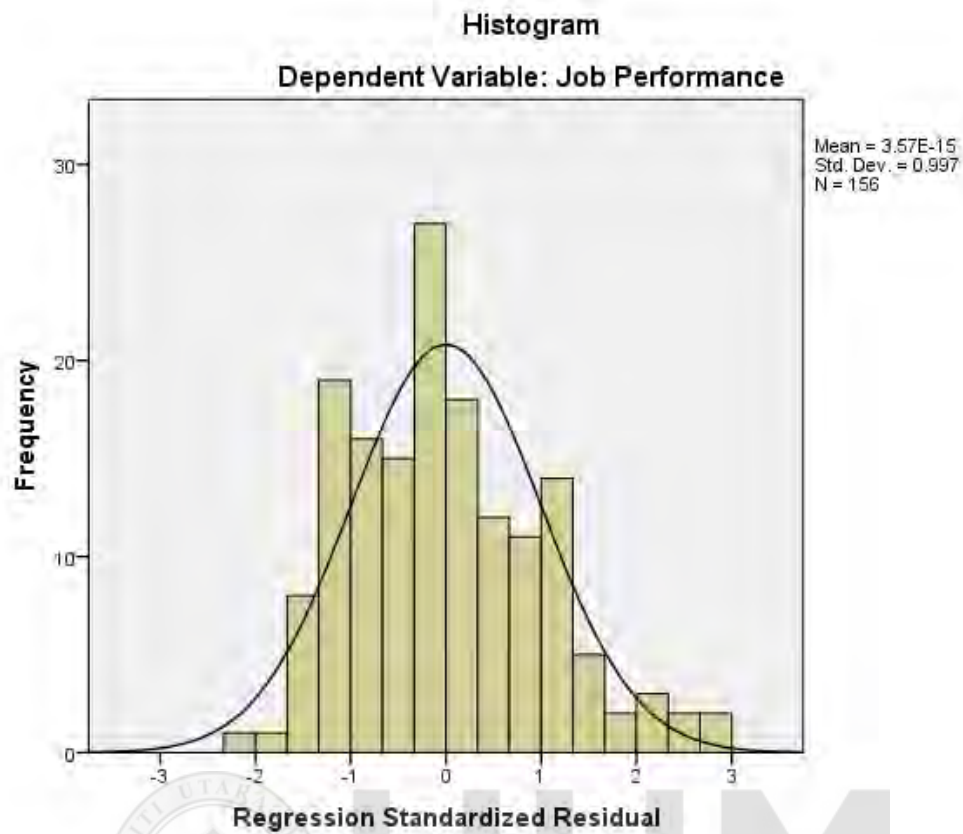
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.424	1	32.424	224.455	.000 ^b
	Residual	22.247	154	.144		
	Total	54.671	155			

a. Dependent Variable: Job Performance

b. Predictors: (Constant), Customer Orientation Behaviour

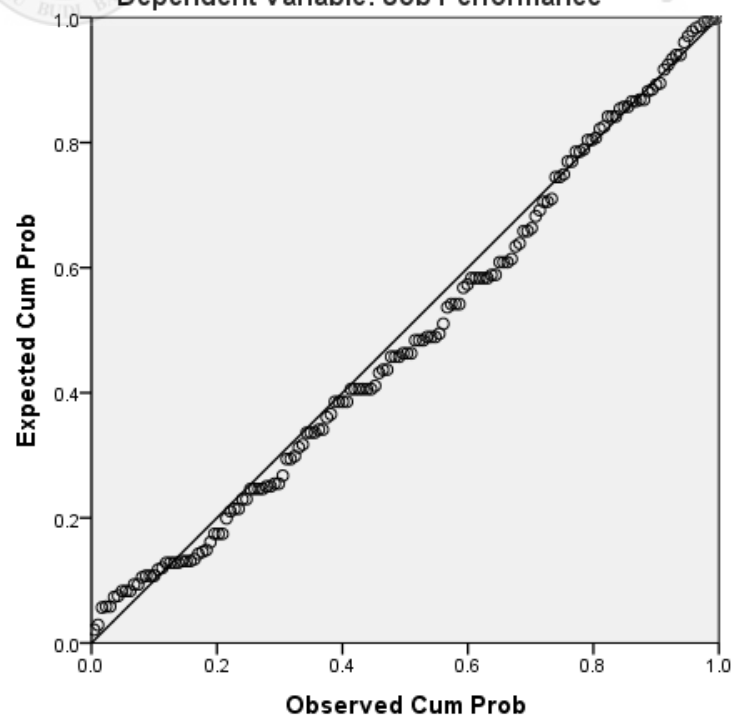
Coefficients^a

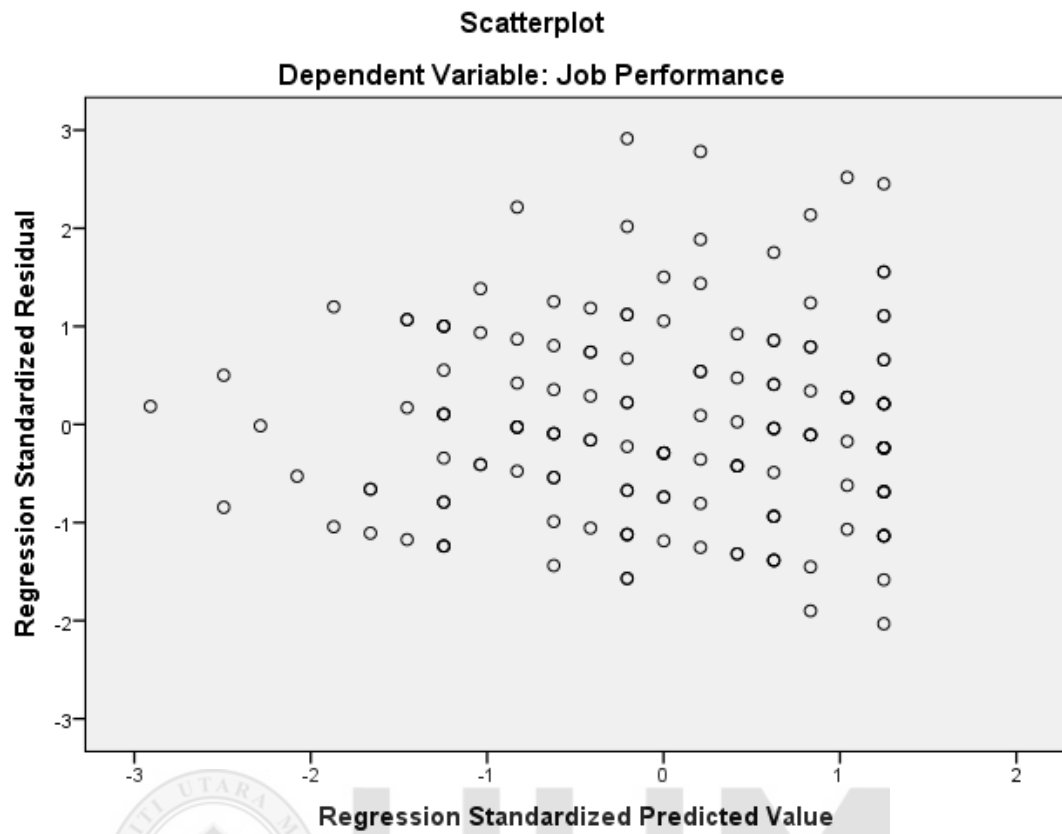
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.417	.342		-4.139	.000
	Customer Orientation Behaviour	1.126	.075	.770	14.982	.000



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Job Performance





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